

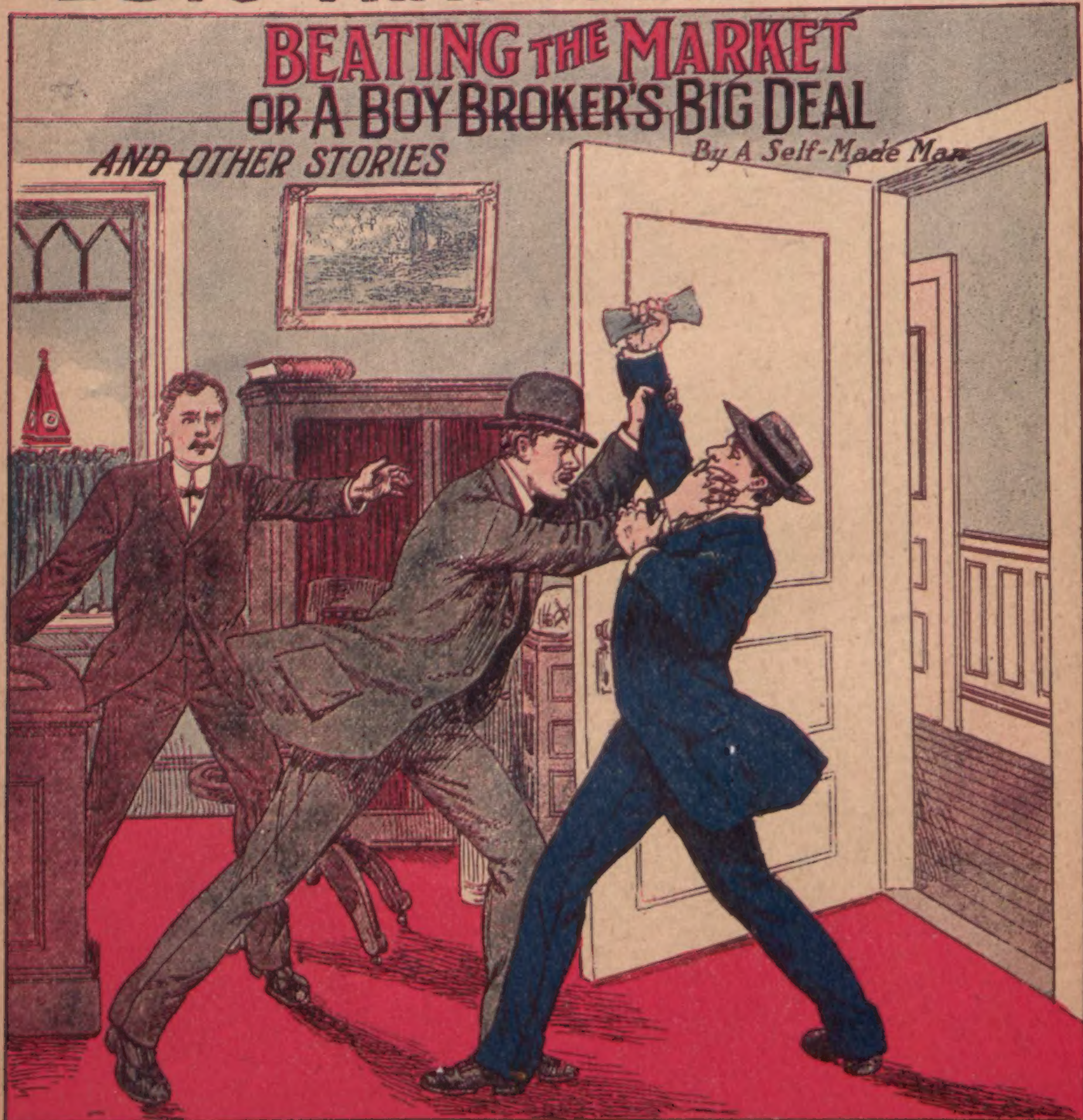
FAME & FORTUNE WEEKLY.

STORIES OF
BOYS THAT MAKE MONEY.

BEATING THE MARKET
OR A BOY BROKER'S BIG DEAL

AND OTHER STORIES

By A Self-Made Man



"No," said Bert, "I want a point above the market for the stock." "I'll only pay the market rate," replied Simmons. "The deal is off, then." Angry at the boy's persistency, the broker grabbed Bert by the arm and throat.

FAME AND FORTUNE WEEKLY

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Beating the Market

OR, A BOY BROKER'S BIG DEAL

BY A SELF-MADE MAN

CHAPTER I.—The Girl.

"Hello, Bert! What are you doing up in this part of the city?" asked Dick Brown, grasping the hand of an alert-looking, well-dressed boy of about his own age, as the two came together at the corner of a street in the Kingsbridge section of New York City.

"You'll never guess," replied Bert Hawley, the hero of this story.

"Then perhaps you'll tell me."

"A girl."

"A girl, eh? You don't mean to say that you have a girl up here?"

"I see nothing surprising in that fact."

"What's her name?"

"I don't know."

"You don't know the name of the girl you've come up here to see?" cried Dick, in astonishment.

"No."

"Oh, nonsense! You must know it, but you don't want to tell."

"Honestly, I don't," replied Bert, so earnestly that his friend had to believe him.

"Where does she live?"

"Somewhere around here."

"Somewhere! Don't you know the house?"

"No. I met her at a public masquerade dance in Newark the other evening, and I had the pleasure of dancing with her several times. She was dressed as a flower girl, and wore a purple mask, which concealed the loveliest eyes you ever gazed upon, until midnight, when she, in common with the rest, was obliged to unmask."

"I see," said Dick, looking interested. "You talked with her, of course?"

"Surely I did."

"But the fair unknown was shy and wouldn't let you have her name or address? I honor her prudence," grinned Dick.

"We became quite friendly during the evening. She even permitted me to take her in to supper, for she seemed to have no escort; but no amount of pleading on my part could draw from her her name and address. She admitted this much, however, that she was visiting friends in Newark, and would leave in a day or two for her home in Kingsbridge, New York City. She gave me a hint to seek her out."

"She did, eh?" laughed Dick.

"Yes. She had the most enchanting eyes I've ever come across. They simply did me up."

"I should judge they did. Maybe she's a flirt

and wanted to see to what extent she had captivated you, so she gave you the job of looking her up. I'll bet she's spent half her time at the window watching to see you go by her house."

"No; I am sure she's not a flirt."

"I'm afraid you're badly hit by this unknown beauty. Give me her description. Bert was about to comply when a sudden scream up the block attracted their attention.

"Hello, what's up?" cried Dick.

"A girl is running toward us, and hang me if a bunch of boys aren't chasing her and throwing things after her," exclaimed Bert. "I guess we are not going to stand for anything like that, no matter who the girl is."

Bert started toward the girl with the intention of intercepting her pursuers. He entertained a great respect for the weaker sex, and it went against his grain to see one ill-treated or imposed upon in any way. The girl rushed up to him and threw herself at his feet.

"Save me, oh, save me!" she cried, in terrified accents.

"I'll do it, miss," said Bert, promptly assuming a belligerent attitude toward the boys. "Sheer off, you young hoodlums. What do you mean by attacking a defenceless girl?"

"Ho! Wot's de matter wit' youse?" snorted one tough, dirty-faced kid.

"What do you want to stand up for her for? She's old Dawson's daughter," said another.

"Suppose she is old Dawson's daughter—is that any reason why you should attack her?"

"We don't like old Dawson. He walloped some of us, so she's got to take a taste of his medicine. It's the only way we can get square with him," said a third.

"Why are you down on him?"

"Why? Don't you know what Dawson is?"

"No; I never heard of him before."

"You didn't? Then you don't live around here."

"No. And I'm not sorry, if you lads are specimens of the population."

"Dat's an insult," said the first kid. "Let's soak him, fellers."

The bunch took to the suggestion and hurled a shower of potatoes and other small vegetables at Bert and the girl. Then they took to their heels and fled to a safe distance, from which point of vantage they hurled various choice epithets at both Bert and Dick. Our hero and his friend made no attempt to chase them as it would have been both useless and undignified to have done so. Turning to the girl, Bert said:

"We'll see you home, miss." Then he recognized in her his unknown charmer of the masquerade dance. "Great Scott! Is it you?" he cried.

The girl advanced in blushing confusion, and appeared much agitated.

"What is the meaning of this, Miss—Dawson, if that is your name, which, under pleasanter conditions, you refused to tell me? What has your father done that should call down on you this public attack?"

"He has done nothing that he or I are ashamed of," she replied half-defiantly.

"I believe you, Miss Dawson," said Bert, as once more he felt the power exercised by her eyes.

"Thank you," she said, flashing a grateful look at him.

"Will you permit my friend and I to escort you home?" he said. "Those boys are still hovering around and might renew their attack if you continued on alone."

She hesitated, with a look of embarrassment.

"Do you wish to do that after what you have seen?" she said, in a constrained tone. "What can you think of a girl who is pursued and attacked on the street because her father is unpopular in the neighborhood?"

"I entertain the same opinion of you that I did on the night we met for the first time. If your father is unpopular, you are not responsible for it. No one would pay any attention to the judgment of boys, whose actions class them as rowdies."

"How came you to be here this afternoon—you who told me that you lived in Roseville, New Jersey?"

"I came here to try and find out your name and where you lived."

"Why?" she asked, dropping her eyes.

"Can you ask me that question after what I said to you at the masquerade? I said I would try and learn your identity if it took me a year, and you dared me to do it. The effort might have been a vain one had you not, at my earnest request, given me a clue—Kingsbridge. Well, as this is Saturday afternoon, and as business closes in Wall Street, where I work, at noon, I took advantage of the chance to make an attempt to seek you out. I have been so fortunate as to succeed, and now I trust you will permit me to continue the acquaintance."

"If you knew more about me you would perhaps wish to recall your words."

"Why do you say that, Miss Dawson? The more I knew of you, the greater would be my respect and admiration."

"I might expect you to say that, for you are a gentleman, and one I shall always remember with pleasure and gratitude. I wish to retain at least a small part of your good opinion, and for that reason it were better that—that we let this meeting be our last."

"If you insist, it shall be so, but to me the disappointment will be very great. I never have met a girl who has attracted me as much as yourself, and with whom I wish to be on friendly terms. Although I cannot guess your reasons for declining to continue the brief acquaintance, I know that they in no way reflect upon yourself. As for their connection with your father, you have assured me that he has done nothing that he

or you need feel ashamed of. I cannot see that he cuts any figure in the case, unless, perhaps, it is true that he objects to you cultivating the society of young men, in which case it is your duty to obey his wishes."

"Your words more than confirm the opinion I have formed of you, Mr. Hawley. I will not leave you under a false impression of my father. You shall know the truth and judge him as your feelings dictate. My father is a money-lender. He loans small sums to people who are in need of ready cash, and the only security he exacts is that they are steadily employed and promise to repay the loan in small weekly instalments. Under such an arrangement is it surprising that many of these people default in their payments and seek to avoid settling? Do you then blame my father for proceeding against these ungrateful debtors in a way that shall deter others from imitating their example? Because he has done this, these people and their friends have denounced him. They call him a Shylock, a shark, a financial pirate, and have even threatened him with violence. Now you know why he is unpopular, and why that unpopularity is visited even on me, who have nothing to do whatever with his business methods."

The girl paused and looked Bert in the face.

"I understand," Bert answered the girl, "and you have my sympathy. Shall we see you safely home?"

Miss Dawson made no reply, but walked along with them. She lived two blocks down the street, in the three-story house which, though painted and spruced up, with a pretty and well-kept garden in front and a neat gravel walk leading up to the door, bore all the earmarks of an ancient relic, built at some period prior to the War of the Rebellion.

"I live here," she said, stopping at the iron gate, set in a thick wall hedge.

"Are we to see each other again?" Bert asked, taking her hand.

"I don't know," she said, with another wistful look, which the boy took as an encouraging indication that she was not indifferent to his proffered friendship.

"Unless something prevents, I shall be on this spot next Saturday at three," he said. "If you are standing at the gate, or among the flowers, you will see me. Now, good-by."

He pressed her hand and they exchanged an earnest look, then, with a bow and a slight smile to Dick, she opened the gate, passed in and vanished around the corner of the house.

CHAPTER II.—Held Up.

Bert Hawley and Dick Brown were Wall Street boys, and had been connected with the Street ever since they left the grammar school, four years previous. Both had served a long course as messengers in their respective offices. Bert was the board-room representative, young as he was, for Knightley & Co., the firm he had grown up with, and Dick was a margin clerk in Black & Gray's establishment. Both had visions of being brokers some day, and Bert was making great strides toward that goal. He had accumulated about \$6,-

000 through lucky ventures, chiefly while a messenger, and now his opportunities of making a little extra money in that line were much better, though business restrictions prevented him from availing himself of his advantage to any great extent. Bert lived in Roseville, a suburb of Newark, New Jersey, with his mother and father, the latter being a factory bookkeeper and cashier, while Dick resided at Kingsbridge, with his folks. The boys were great friends, and fine specimens of the American boy, but as this story deals chiefly with Bert, Dick will naturally have to play second fiddle.

After the two boys separated from the lovely daughter of the money-lender, Dick and Bert strolled around the neighborhood for an hour, and then the former took his friend home to supper. Bert had met Dick's people several times before when the family lived in a Harlem flat, and he received a royal welcome, particularly from Dick's two sisters, who thought Bert was the finest boy on earth next to their brother, and sometimes even their brother suffered in comparison. They had not seen Bert for over six months, and had been at their brother time and again to bring him up to Kingsbridge. It wasn't Dick's fault that his friend failed to visit his home, for he invited him on the average of two or three times a month. The fact was the distance did not appeal to Bert, for it was something of a trip between Kingsbridge and Roseville. This objection, however, vanished the moment he learned that his masquerade beauty lived at Kingsbridge, in consequence of which fact the Browns had the honor of his company that Saturday afternoon.

Sadie and Nellie Brown were delighted when he appeared with their brother. They supposed that Dick had at last managed to entice him up there. The girls entertained Bert a while and then went to help their mother prepare supper. Bert remained until nine o'clock and then started for home, his thoughts centered on Miss Dawson, and the following Sunday afternoon when he hoped to meet her again. Monday morning found him at his office at his usual time. At half-past nine he went in to confer with Mr. Knightley, and get his buying and selling orders, together with other instructions.

At ten minutes of ten he started for the Exchange. At intervals, Jimmy, the office boy, brought him over orders to execute for the firm's customers, and as the market was lively, he was kept fairly busy up to closing time. Then he went to lunch, which he usually took at the Empire Cafe, a place much frequented by brokers. On this afternoon he overheard three traders talking about a syndicate which had been formed to corner and boom R. & C. stock. He listened to all they said, and came to the conclusion that R. & C. was a good proposition. When he reported to Mr. Knightley, and had turned in his memorandum signed by the various brokers he had done business with, he told his employer what he had overheard.

"I heard something along the same lines myself," said the broker. "I fancy there is some foundation for the belief that R. & C. is being bought by the brokers working in the interest of the syndicate. Send Mr. Hunt in, please."

Hunt was Mr. Knightley's partner, and he had a smaller private office to himself. He was not

in good health, being troubled with an affection of the heart and other ailments, and his attendance at the office was rather irregular. He had formerly been the board member, but had been obliged to give that strenuous employment up, which accounted for Bert being called upon to take his place. Bert delivered Knightley's message to Hunt and then went into the counting room.

Before starting in to work, he put on his hat and told the cashier he was going out a few minutes. He went around to the safe deposit vault where he kept his money, took \$5,000 out of his box and went to the little bank on Nassau street where he left his order for the purchase of 500 shares of R. & C. at the market price, then 88. Going back to his office, he attended to such duties as fell to him until the office closed at five o'clock. Next morning Bert carried an order from his firm to the Exchange for the purchase of 2,500 shares of R. & C. He had some difficulty in filling it, as there seemed to be a scarcity of the shares among those members who were on the floor.

It was nearly noon before he secured the last 200 shares, and then he notified Mr. Knightley by phone. He judged that the bank had filed his order, for he had seen the bank's representative, whom he knew by sight, standing around the pole of the stock at the time the Exchange opened for business. The price went up a point, for one of the syndicate's brokers was buying in all he could get hold of. Next morning it opened half a point higher, or 8 1-2, and during the day went to 91, when there was a reaction and it fell back to an eighth above the opening figure. On Thursday it went to 91. All day Friday it was unsteady, many brokers buying and selling it because it was so active, clearing small margins of profit, which an outsider couldn't have made because of the commissions involved in every deal. As Bert was not figuring on the stock in the same way as the brokers, who did not know, or were uncertain that a syndicate was at the back of it, the fluctuating movements of R. & C. did not bother him, though he kept an eye on it, when not otherwise engaged.

So the Exchange closed that day with R. & C. ruling at 91 1-4. So far, he was \$1,500 ahead on the deal, including expenses. To Bert's great disgust, Saturday morning opened rainy, and he was afraid that would put a spoke in his anticipated visit to the Dawson house at Kingsbridge. He met Dick at a quick-lunch counter.

"You won't go to Kingsbridge to-day, I guess," said Dick.

"I don't know. I haven't decided upon that point," returned Bert.

"It looks like more rain," said his friend. "As you can't call on Miss Dawson in the regular way, you can hardly expect to find her standing at the gate, or around the garden, on such an afternoon as this."

Bert had to admit that Dick's reasoning was sound, so he said he guessed he would postpone his visit till the following Saturday.

"She'll understand why I stayed away," he thought.

So after lunch he walked as far as Broadway with Dick, and then continued on toward the Cortlandt street ferry. Before he reached it the sky

lightened up and the sun began to shine at fitful intervals. Bert didn't cross the ferry, but waited a while to see if the weather was going to clear up. It looked that way and so he finally decided to go up to Kingsbridge anyhow, which showed that the Wall Street boy was tremendously interested in Miss Dawson. The subway had just been extended to Kingsbridge, which was of great advantage to Bert, as well as to his friend Dick and others living up there who had to make daily trips to the lower part of the city.

He walked back to Broadway and got an express. When he got out at his destination the sky had clouded up again and threatened more rain. It was some walk to the Dawson house, and Bert wasn't quite sure of his way, but he knew he would get there somehow. He was putting his best foot forward when it began to rain. The rain increased so fast that Bert looked around for a temporary shelter. A deserted building, which had done duty as a blacksmith shop, stood near by, and as the door stood ajar Bert made a dash for it and entered, just in time to avoid a heavy downpour.

The interior of the place was dark, and the Wall Street boy supposed he was the only occupant. He was soon undeceived. He heard footsteps behind him and, looking around, saw a pair of figures advancing toward him out of the back-ground.

"Good-afternoon, my friend," said the foremost man, laying his hand on his shoulder.

"Fine afternoon, friend," said the other, laying his hand on Bert's other shoulder.

"Here, don't be quite so familiar," objected the boy.

The men laughed.

"I see you carry a watch," said the first man. "What time is it?"

Bert's suspicions were aroused. Instead of pulling out his watch, he said it was a little after three.

"As I haven't a watch, I'll ask you for yours," said the man.

"What do you mean?" demanded the boy.

"As I'm hard up for cash, I'll trouble you to fork over what you've got in your clothes," said the other chap.

"Do you intend to rob me?"

"We intend to borrow your personal property," said the first man.

"As we need it more than you do, you'll have to cough up," said the other.

Bert made a sudden effort to shake off their grip.

"Don't get excited. Hand out, or I'll blow your roof off!" said the first rascal, shoving a revolver against Bert's head.

"Produce, or I'll blow the other side of your bean off!" said the second rascal, poking his revolver in the boy's face.

Bert saw that he had not the ghost of a chance.

CHAPTER III.—Held Prisoner.

He handed over his watch, pay envelope, which he had not opened, and his loose change, feeling that his position was very humiliating.

"Fetch him back into that little room and we'll tie him up," said the first ruffian.

Bert was forced into a kind of alcove and tied to an iron horizontal bar. The men left him there, closing the door on him. The door rebounded a couple of inches, for it had no fastening of any kind, and so when the men took out their pipes and began smoking outside in the main room, Bert heard all they said. He soon learned that they had a job on hand for the night, and this job was aimed at old Dawson's house, which they intended to burglarize.

"The old screw has robbed so many chumps, legally, that we'll see how he likes being robbed himself," said rascal one, whose name, by the way, was Jorgan.

"He must be rollin' in cash, so we ought to make a good haul, for he's been afraid to go to the bank ever since that poor fool he squeezed dry committed suicide. That has set the people up here hopping mad, and they're after his scalp," said the other, whose name was Slosser.

"Then he won't get any sympathy when they hear what we've done to him."

The rascals then began talking on other subjects. The rain continued to pour down steadily, and it looked as if it would keep up for some time. Bert was disgusted with everything. He was mad over the loss of his watch and his money, though his total loss was not much over \$25. The plan of the two rascals to rob the money-lender's house drove all other thoughts out of his head. Early dusk closed in about half-past five, and by six o'clock it was dark. The men occasionally went to the door and looked out. At half-past six the rain had wholly ceased, then the rascals paid Bert a visit.

"How are you feelin', young feller?" said Slosser.

"How do you suppose?" asked Bert shortly.

"I ain't supposin' nothin'. If you don't want to answer, you don't need to, for I reckon it doesn't interest us much."

Jorgan looked at the boy's bonds, and satisfied that would hold the prisoner, he produced a rag and gagged him.

"Now you can yell out all you want to. We're goin' to supper, and we'll not forget you. We owe you a feed in return for your watch and cash," he said.

The two rascals then walked out of the little room, shut the door and left the building. Bert listened to their retreating footsteps until they ceased, and then feeling that the time for action had come he began an effort to free himself from the rope. He found that he had a difficult proposition on his hands. The line, being an old one, had no elasticity to it, consequently it wouldn't give the least bit. After working more or less steadily for half an hour he had to practically admit that he was stumped.

"Those rascals have got me dead to rights, so I'm afraid I shall remain a fixture here till they feel disposed to let me go, which won't be till they have burglarized the Dawson house. Should circumstances defeat them, probably they'll not come back here at all, in which case I'll be up against it bad, for it isn't likely that anybody will come here to-morrow. In fact, it is doubtful if a chance comer will come here for several days."

The bare possibility of being up against such a condition of things made the boy feel desperate,

and he renewed his efforts to free himself. He met with no better success than before, and finally had to give it up again. Then he heard footsteps and voices which heralded the return of the two rascals, who had had their supper. Jorgan brought a small package back with him, containing a couple of ham sandwiches and a quarter of a pie. The men entered the small room and flashed a match on their prisoner.

"How do you like solitary confinement?" grinned Slosser.

Bert disdained to reply. Jorgan lit a small candle he had bought at a grocery store and placed it on a dusty shelf.

"Now, then, we'll loosen him up so he can take a bite," he said.

He grabbed Bert and held him while Slosser released the boy, and then tied one of his arms to the bar. Jorgan opened the package and offered Bert a sandwich. The Wall Street boy's pride prevented him from accepting anything at the hands of the rascal.

"Why don't you take it?" growled the man impatiently. "You must be hungry, for it's goin' on eight o'clock."

"If you don't eat now, you won't get another chance," said Slosser. "Leastwise, not till we let you go, and that might not be in a hurry."

As the thought recurred to him that he might be left in that house indefinitely, Bert decided to put his pride behind him and eat the food. He did so in silence and with feelings that may be better imagined than described. When he had eaten the last of it his right hand was rebound again, the rascals took the candle, and left him alone once more. Jorgan blew the light out, lest it attract notice, and the rascally pair sat outside in the dark talking together. Time passed drearily enough for Bert. After what seemed to be an age, he saw the flash of a light in the outer room and heard Jorgan remark that it was ten o'clock.

"Let's go and get a drink," said Slosser.

"All right," replied his companion.

Before they left the place Jorgan took a look in at Bert, and saw that he was in no danger of getting free. The pair then started for the nearest saloon, four blocks away. They did not return for nearly an hour, during which time Bert made another and equally futile attempt to get free. The rascals looked in on their prisoner, to make sure he was still there, and then they whiled away another hour in conversation, by which time it was midnight.

"What's the use of waitin' till two o'clock?" said Slosser. "Let's get on the job now. The old man is in bed by this time, and the sooner we get to work on this safe the sooner we'll get through."

"He might sit up late readin', like some old codgers I've heard of," said Jorgan.

"What's the difference if the two women are asleep, as I'll bet they are long before this? He won't hear us gettin' into the house, and we'll catch him off his guard and chloroform him before he can make any outcry. Come on," and Slosser got up, impatient to get on the job.

"I don't see any good of bein' in a rush," objected Jorgan.

"What's the use of bummin' around here? We can walk over there slowly."

"It ain't more than five blocks from here, up the next street."

"Aw, get a move on!"

Much against his will, Jorgan got up and prepared to go. He lighted the candle and took a look at the prisoner.

"When we get back, in the course of a couple of hours, we'll fix you so you can work yourself free," he said. "Then you can find your way home. We're much obliged to you for the loan of your watch and cash. The watch seems to be a good one, but as I don't think I'd get much on it from a pawnshop, I'll keep it to remember you by."

Then he blew out the light and he and his pal departed on their enterprise, after picking up a grip containing their tools, which had been hidden under the floor.

CHAPTER IV.—In the Nick of Time.

Bert saw little use in trying to get free, but he made an attempt, nevertheless, which produced no results. Fifteen minutes passed and then he heard voices. This time the tones sounded like boys. In a moment or two four rough-looking lads entered the old blacksmith shop.

"We'll hide the stuff under the floor. There's a loose board in the corner. Nobody comes around here but us, and so it will be safe there till Monday, when we can take it to Murphy's junk shop and sell it," said one of the lads.

The speaker lighted a piece of candle which he took from his pocket, and the bag of lead pipe and brass plumber's fittings was consigned to the spot lately occupied by the grip of burglar's tools. The four youths were evidently bad boys who raised the wind by engaging in petty thievery whenever they got the chance. Bert heard all they said and reached a pretty correct notion of their characters. It seemed doubtful, if he made a noise and attracted their attention, whether they would help him out of his scrape. While he debated the question, the boys sat down on the dirty floor and began a game of cards. Bert decided to try what he could do with the boys, so he commenced to stamp on the floor of the little room.

"Great Scott! What's that?" cried one of the boys.

The game came to an abrupt stop and the three listened.

"Some one's in there," said one of them.

"Why don't he come out, then?" said the third.

"Maybe it's a ghost," said the first speaker.

"Aw, there ain't no such thing. I'm goin' to look," said the second, again.

He snatched up the candle and started for the door, followed by the other two, who were curious to find out the cause of the noise. The boy with the candle pulled the door open, held up the light and looked in. His eyes rested on Bert, with the gag across his mouth.

"Great Scott!" he ejaculated. "A feller gagged and tied up to the iron rod!"

The speaker advanced farther into the room and shoved the candle closer to Bert. He saw an unusually well-dressed and manly-looking boy.

"I'll be jiggered if this don't beat the deck!"

he continued. "How did you get fixed up this way?" he said to Bert.

"Why don't you take the rag from his mouth? How do you expect him to answer through it?" said one of the other boys.

This reasonable suggestion was immediately acted upon by the boy with the candle, and as soon as Bert got the use of his tongue he briefly explained how he had been held up, robbed, and then bound and gagged by a couple of crooks when he took shelter in the building, ten hours before, from the rainstorm.

"Have you been here all that time?" asked the boy.

"I have. Now I'll be obliged to you if you will cut me free."

"Cert," said the youth. "Here, Jack, hold the glim."

Jack took the candle and in a few minutes Bert was free.

"I'm much obliged to you, boys. If I had a dollar bill about me, I'd give it to you, but those men cleaned me out of every cent I had."

"That's all right. You're welcome. You've had tough luck."

Bert then hurried out of the building, his arms feeling strange and numb from having been held in one position almost so many hours.

"If I knew where the police station is, I'd go there, but as I don't, I'll have to go right on to Dawson's house and see what I can do to save him from being robbed," thought Bert, as he hurried along the street.

He turned up the next street, and after proceeding for four blocks he found himself in front of the money-lender's house. All was quiet in the neighborhood at that witching hour. There was no sign of the two rascals, nor of a light in the second floor front room which, from what he had gathered from the talk of the crooks, was the old man's office and chamber.

Bert passed in through the gate in the hedge and walked around to the back. The shutters of one of the windows had been forced open, and the window was up, which showed Bert that the rascals were in the house. Without a weapon it seemed foolish to think of tackling two rascals who he knew had revolvers, and which doubtless they would not hesitate to use to extricate themselves from a fix. Still Bert felt that it was up to him to do something. So he entered the house through the open window and found himself in the kitchen. As his match safe had not been taken from him he struck a light and looked around. Standing in the corner near the stove he saw a club. Bert grabbed it.

"If I could surprise those scoundrels, I might be able to lay them both out before they could get at their guns," he thought.

With the club in his hand he proceeded up to the next floor, taking care not to make any noise. In this respect his progress was assisted by the heavy hall and stair carpets, which deadened his footfalls. He was nearly up to the landing when he heard a sudden choked-off scream. The cry evidently came from the money-lender's daughter, and if Bert needed any other incentive for action he had it now. Casting further caution to the wind, he flew up the rest of the way. A light streaming out through a partly open door drew him that way. It came from Dawson's office, and

when Bert stuck his head in he saw the girl, arrayed in a light kimono, in the grasp of the crooks.

With a bound Bert dashed into the room. Whack! Jorgan went down on the rug under a blow from the club. Slosser uttered an imprecation, released the girl and drew his revolver. Biff! Bert brought the club down on his hand, wringing a cry of pain from his lips and causing him to drop the weapon. Telling the girl to pick up the revolver and hand it to him, which she did, Dick said to the villain:

"Put your hands behind you!"

With another muttered oath Slosser grudgingly did so. Bert stepped behind him and secured his arms together.

"Is there a telephone in the house?" Bert asked.

The girl waved her left hand toward her father's desk. Bert looked and saw a desk telephone standing on top of it.

"Now keep that fellow covered while I telephone to the station house," said the boy, walking over to the desk.

Bert looked up the police call in the directory and communicated with the place. He reported that two crooks had effected an entrance into Dawson's residence by way of one of the kitchen windows, and that they had been captured. He asked that officers be sent after them. Then he hung up the receiver and, going to the senseless Jorgan, he bound his hands with a handkerchief and relieved him of his revolver. He found his watch in the rascal's pocket and returned it, with the chain, to his own. He also found nearly half of his money in Jorgan's pocket, and the rest he recovered from Slosser. During all this time the money-lender had not put in an appearance, though he was in bed in an alcove off the sitting room.

As soon as Bert relieved the girl from standing guard over Slosser she rushed to her father's bedside and found him unconscious from the effects of chloroform, which had been administered to him on a cloth while he slept. She was very much alarmed over his condition until Bert assured her that he would recover from its effects after a time, probably by morning. As soon as her mind was relieved about her father, she turned to Bert and asked him to explain how it had happened that he came upon the scene at the critical moment when she stood so much in need of aid. Sitting down where he could keep his eyes on Slosser, he told Miss Dawson about his strenuous adventure during the afternoon of the previous day, for it was now close on to two o'clock Sunday morning.

"When the weather showed signs of clearing up, I decided to keep my engagement with you, whether I was so fortunate as to see you or not, but after I got out at the subway station I found that the outlook had become threatening again," said Bert. "I determined to go to your house, at any rate, thinking I might catch sight of you at one of the front windows. I got within a few blocks of here when the rain came on and compelled me to seek shelter in a vacant one-story building. And there I met these two rascals."

"You did?" she exclaimed.

"Yes. And they treated me with little ceremony, making me prisoner, and robbing me of

my watch and money, after which they tied me up in a little hole of a room not any larger than a good-sized closet. They then returned to the outer room and presently I heard them talking about their intention of breaking into your house and robbing your father's safe."

Bert told her he was compelled to remain a matter of ten hours in the little room, standing up with his arms tied behind him to a horizontal bar.

"My gracious! Is it possible!" she cried.

He assured her that it was a fact, and that the men left him there when they started to put the burglary through.

"And I'd have been there yet only that a bunch of boys came there to amuse themselves with card-playing," continued Bert. "I attracted their attention by making a noise on the floor with my feet, and when they discovered my condition they cut me loose and I came right on here to see what I could do to upset the operations of those rascals. They broke in through one of your kitchen windows, and I took the liberty of entering by the same route, since it was the only one available. While creeping up the front stairs I heard you cry out. I knew that you were in trouble somehow, too, and I rushed to your aid. The rest you know."

"I am very, very grateful to you, Mr. Hawley," said Miss Dawson. "You have saved me from rough treatment at the hands of these men, and you have prevented my father from being robbed. He will appreciate your services when I explain everything to him, and will doubtless wish to see and thank you."

At that moment they heard the sound of wagon wheels on the street. They stopped in front of the house.

"Run to the window and see if that is the police," said Bert.

Miss Dawson did so, and announced that a patrol wagon had arrived with several policemen.

"Go down and let them in, then."

In a few minutes the officers were in the room. Bert explained the situation, though the two bound rascals, the tools on the floor in front of the safe, as well as the marks on the safe itself, was evidence enough of what had happened there. The two men were carried down to the wagon, and after Bert was told to be at the magistrate's court in the morning to appear against the men, the police took their prisoners away. The girl, whose first name Bert now found out was Ruby, invited her plucky visitor to remain all night, placing a spare room opposite her own at his service. Bert accepted her offer, since it would have been decidedly inconvenient for him to go all the way to Roseville at that hour of the morning. Thus it came to pass that our hero had the unexpected honor of passing a part of the night under the same roof that sheltered his charmer.

CHAPTER V.—Bert Makes a Haul.

The cook slept through the night in blissful unconsciousness of what had happened on the floor below, and the first intimation she had that anything was wrong was when she descended to the kitchen and found one pair of shutters some-

what demoralized and a pane missing from the window. This indication that thieves must have been in the house during the night quite upset her, and she rushed up to Ruby's room to awaken her and tell her the news. The girl thereupon told her what had taken place, and informed her that the boy who had checkmated the burglars was occupying the spare room and would take breakfast with them. When the cook returned to her domain, much relieved in mind, Ruby went in to see how her father was. He was still under the influence of the drug, though its effect was passing off. When breakfast was ready to be served, Bert and Ruby went down to it, but the money-lender was still dead to the world. By the time they finished the meal the clock told Bert that it was time for him and Miss Dawson to start for the magistrate's court. Leaving the cook to look after her father, Ruby got ready, and she and Bert presently left the house together. The result of the examination was that the two crooks were remanded to the Tombs City Prison, and were transferred there later in the day.

Ruby wanted Bert to return to the house and meet her father, but he said he must hurry home as his parents were probably a bit worried over his unexplained absence, and he believed that it was his duty to relieve their anxiety. Then he shook hands with her and started for home. On the following morning R. & C. began to rise steadily, and the pole of the stock was surrounded with a big crowd. Bert had only to glance at the big blackboard to see how the stock was going, and at eleven it was up to 95. At half-past two the price had advanced to 105. At that point Bert received orders from his firm to sell their 2,500 shares. He had no difficulty in doing it, and the rise continued up to 108. As Bert couldn't leave the Exchange, he wrote a note to the little bank ordering the sale of his 500 shares. He sent it by a messenger, with the word "Rush!" on the envelope. Then he started to execute several small selling orders for R. & C. that came over by Jimmy, the office boy. At last three o'clock came and the excitement was over for the day, but many sales were made on the outside between that and four o'clock. On his way to the office next morning he dropped in at the little bank to find out if his order had been put through all right. He found his stock had been sold at 108 3-8, which gave him a profit of \$10,000 on the deal. He was much elated at his success, and was not sorry he was out of it, though R. & C. opened that morning at 109. During the day the syndicate completed its liquidation, or, in other words, sold all its holdings at high-water mark, making for its members a pretty big haul, and then the price began to sag.

This indication of a slump in sight brought out a large lot of selling orders which further weakened the standing of the stock, and it began to drop rapidly down to par. Here it recovered for the day, but as its fortunes had no further interest for Bert, we will follow it no further. Before going to lunch next day at three, Bert visited the little bank and collected his money, which he placed in his safe-deposit box. He was taking instructions from Mr. Knightley, before going over to the Exchange later on, when Mr. Hunt walked in with an envelope in his hand.

"Hawley, I want you to deliver this note to Mr. Blumm, of Blumm & Einstein, before you go to the Exchange," he said. "Get a definite answer from him. Understand?"

"Yes, sir," replied the boy.

Five minutes later he was on his way to the office of the brokerage firm. Mr. Blumm had just arrived and Bert was shown into his office. Bert handed him the note he had brought and said he would wait for a reply. At that moment the office boy opened the door and said to Blumm that Harry Clark wanted to see him.

"Tell him I'm engaged," said the broker, with a sour look. "Send him to the cashier."

The office boy was withdrawing when Blumm called him back, scribbled something on a pad, and told him to take it to the head bookkeeper. A minute later the door was opened and a pleasant-featured young man walked in. He hesitated a moment, as he looked at Bert, and then advanced toward Mr. Blumm's desk. The broker frowned on seeing him.

"I sent out word to you that I was busy!" he snapped.

"I know it; but the cashier said my account was closed, with a balance against me. I don't understand how that can be," said the young man, in a cultivated tone that marked good family and breeding.

"If he told you so, it must be so. I have nothing to do with it. Get your statement and look it over."

"But my stock is 86 3-8 at this moment," protested the young man.

"Can't help that. We called for additional margin, and you did not respond. Your stock went to 82 yesterday, and Mr. Einstein, fearing a further slump, very properly sold you out, according to the terms of the contract."

"Then you know all about the matter?" said the young man, looking discouraged.

"Ahem! I recall the matter now that you've brought it up. I have a memorandum here which shows that you are in our debt \$250. Any time this week will do to settle if you haven't the money with you."

"But you have ruined me, Mr. Blumm," said the young man, with a flash of resentment in his voice. "I can't pay that \$250. I haven't a cent in the world."

"Haven't a cent, eh?" roared Blumm. "How dare you do business with this office if you aren't financially able to make good any deficiency you incur?"

"That's a nice way to talk after I've dropped ten thousand dollars, every dollar of a legacy left me by my aunt, in your office."

"Who asked you to bring your money here? I didn't," snarled Blumm.

"One of the people who drums up business for you induced me to patronize you."

"Name him."

"Gordan Presby."

"He brought you here, eh?"

"You know he did. He introduced me to you."

"You came here of your own free will, didn't you? Presby didn't force you to come and bring your money, did he? You came here because you thought you could double your legacy. The woods are full of persons like you. You think the game was made expressly for your benefit, and that

you ought to win every time. Because luck went against you, you come in here and set up a howl."

"It isn't that. I can take my medicine without saying a word."

"Why don't you, then?"

"I don't think I've been fairly treated."

"Eh? Do you mean to insinuate——"

"Did you sell my stock to Baumgarten & Levy at 82, as reported here?"

"You have the notice," said the broker coldly. "Closed out at 82, with the balance as stated."

"I believe that's a lie!" cried the young man hotly. "I don't believe you have sold my stock at all."

"Get out of my office! Get out at once, do you hear!" shouted Blumm.

"You've pocketed every cent of my \$10,000 and I'm ruined. I've lost my position because of my speculations in your office, and now," his voice breaking, "I don't know how to earn the bare necessities of life for my mother and sisters. I ask you to give me a chance. Carry that stock for me for a few days. I am sure it will go up within this week. It is already over three points above my marginal limit. The risk to you will be slight, if anything, and it means everything to me."

Broker Blumm was now furious with rage. He rang for his office boy and when the lad appeared he ordered him to show young Clark out. The visitor was about to make another scene when the head bookkeeper entered with a paper which he handed to Blumm. The broker glanced over it, signed it, put it in an envelope, addressed it to Knightley & Co., and handed it to Bert, who had been a silent spectator of all that had just taken place in the room. The boy got up without a word and took his leave.

CHAPTER VI.—Bert Gets in on Broker Blumm.

When Bert reached the corridor, he found the young man walking up and down, looking the picture of despair. The boy felt sorry for him, and something in his look caused the young man to stop and lay his hand on Bert's shoulder.

"You heard what passed between me and that Shylock," he said. "Is there any way by which I can get justice? I am sure he has not sold my stock, but has taken advantage of the fact that the price dropped to the point that wiped out my margin. It went up immediately afterward, but the contemptible hunks reports me as sold out. Think of him doing that, after all the money he has got from me! It is shameful!"

"He has acted within his rights, and you have no legal redress. It was a mean thing to do, and it isn't every broker who would act that way. I am truly sorry for you," said Bert.

"Are you a broker's messenger?"

"No. I am the board room representative of Knightley & Co."

"You seem to be a pretty decent fellow," said Clark.

"I hope I am. I always try to do the right thing. What stock were you long on?"

"A. & B. Blumm himself advised me to go into it. He said he believed it had touched bot-

tom and I would surely go up. I acted on his judgment and put the last of my money, \$3,000, up on it, hoping to recover my losses. And now I'm cleaned out, and in debt to Blumm & Einstein to the amount of \$250. I have been a mad fool to risk my money in Wall Street stocks. It has cost me the whole of my legacy and my situation as well. My mother and sisters are dependent on me for their support, and now we all face absolute destitution."

"It is too bad," said Bert, in a sympathetic tone. "Haven't you any money left at all?"

"Not a dollar."

"Will you accept a loan of ten dollars from me, to be repaid whenever you are able to spare it?"

"Why should I? How can you make the offer to an utter stranger?"

"I'd like to help you a little. It might tide you over till you get another position. Here, take it."

"What's your name?" asked the young man, as he reluctantly accepted the bill. "Mine is Harry Clark."

"Bert Hawley."

"And you work for Knightley & Co. I shall remember."

"Here's one of our cards. If luck doesn't take a favorable turn with you in a few days, drop in and see me and perhaps I'll give you another lift."

Bert bade him good-by and hurried back to the office with the note which he sent in to Mr. Hunt by Jimmy, and then he lost no time in getting over to the Exchange. About eleven o'clock, while Bert was doing nothing in particular, he saw Mr. Baumgarten, of Baumgarten & Levy, come on the floor. It put him in mind of what Harry Clark asserted, that he did not believe Mr. Blumm had really sold his stock, as he had reported, to Baumgarten & Levy. On the spur of the thought, Bert went up to the broker and said:

"Have you got any A. & B.? I'd like to buy 300 shares."

"Haven't a share," replied Baumgarten.

"Somebody, I forget who, said you bought some of it yesterday when it touched 82."

Baumgarten shook his head. Then Bert walked away, satisfied that Blumm had done a mean trick. During the day he learned that D. & L. was likely to get a rise on owing to the likelihood of a decision in its favor being handed down by the Supreme Court of the United States. The next day Bert overheard talking about the road and that the railroad was surely going to win, and gave their reasons for believing so. About this time Blumm came on the floor, and Bert soon saw that he was selling D. & L., doubtless for some customer. He sold a few hundred shares and went. Bert walked up to him and asked him if he had some more to sell.

"No; I've sold all I had."

"Want to sell me an option on 3,000 shares?" asked the boy.

"An option! I didn't know that Knightley & Co. sold broker options," he said.

"I don't know that the firm is. I want to make this deal with you on my personal account. I'll give you ten points above the market for the call in ten days, and I'll put you a deposit of five per cent. on the current value of the shares."

"So you want to do a little speculating on the side, eh?" said Blumm. "You're hardly responsible enough for me to do business with. How do I know you can make up the shares when the option expires?"

"If I fail to do so you will keep my deposit."

Blumm made a rapid calculation in his head.

"Have you got \$13,500 to put up?" he asked.

"I have."

"Where is the money?"

"Is it a deal?"

"Yes, when the money is up."

"I'll call at your office at half-past three and bring the cash. Have the option ready."

"All right," nodded Blumm, as he walked away.

At the appointed time Bert appeared with the sum in question and Blumm handed him the option which called for 92, though the stock was then selling for 90. Next morning Blumm started in to buy 3,000 shares to cover his option. The first man he struck for it laughed at his offer of 90 1-8.

"I want 94," he said.

"I hope you may get it," said Blumm, turning away.

He visited a number of brokers, but found they had none of the shares. Finally he met a trader who had 1,000, but he asked 95 for the stock.

"Ninety-five!" roared Blumm. "Are you crazy? The market price is 90."

"Yes, I expect it is, but it will be worth 95 just as soon as the road gets a decision from the United States Supreme Court."

"What decision are you talking about?" asked Blumm, who had not kept track of the case.

The trader told him.

"The decision is expected any day this week, and favorable to the road," said the trader. "I expect to see the price go to par."

Blumm was mad to think that he was in danger of losing money, particularly to a boy. After some futile efforts to secure the stock at a figure he was willing to pay, Blumm returned to his office and held a consultation with Einstein.

"Well," said Einstein. "what is the use of getting rattled, Nathan? There is no certainty that the decision, understand me, will be in favor of the railroad company."

"Wall Street is discounting it in favor of the company," said Blumm.

"Since when, might I ask you, Mr. Blumm, is Wall Street infallible?"

"In my experience, Einstein, I've found that when Wall Street gets the tip about what is to happen that the news is rarely wrong."

"Oh, well, since you are disposed to believe that Wall Street knows it all, I am to take it from you that we are stuck by this boy?"

"It looks very much like it," admitted Blumm.

On the following morning the newspapers printed the news from Washington of the decision of the United States Supreme Court. It was in favor of the railroad company, as Wall Street had surmised, and the stock jumped at once to par. Bert then told Mr. Knightley about the private deal he had made with Blumm.

"I shall make over \$20,000 out of it," he said.

"How came you to make that deal?" the broker asked him, with a frown, for he objected to the firm's representative doing anything on the side for himself.

"I did it for one thing. Because I heard that the decision of the Supreme Court was likely to go in favor of the railroad company, but my real object was to get a fall out of Mr. Blumm."

"What for?"

Bert narrated the scene he had witnessed between the trader and Harry Clark, his young customer.

"Clark was of the opinion that Blumm & Einstein had taken a mean advantage of him, and I think they did myself. Furthermore, though his statement reported that Blumm & Einstein had sold the 300 shares of A. & B. to Baumgarten & Levy, Clark didn't believe that any sale had taken place, for the price had immediately jumped about four points higher than the point it temporarily slumped to. To find out whether Clark had any real ground for his belief, I asked Mr. Baumgarten, in an off-hand way, if he or Mr. Levy had purchased 300 shares of A. & B. on the afternoon previous. He said they had not. I think that shows Mr. Blumm up in a bad light."

"H'm!" said Knightley. "How much deposit did you have to put up?"

"Thirteen thousand five hundred."

"I wasn't aware you were worth as much as that," said the broker suspiciously.

"Will you take Blumm's option off my hands? I've got to call him to settle the deal, unless he is willing to pay the difference. If I ask him to do that, he'll suspect at once that I'm unable to pay for the stock at 92, the price of which is \$186,000, less the amount of my deposit, and he'll try to get the best terms he can out of me. If you will buy the option, say at 99, which will give you a profit of \$3,000, he'll have to come up with the stock or settle for the full difference."

"I will talk to Mr. Hunt about it," said Knightley.

With that reply, Bert had to be satisfied. Mr. Hunt, however, did not come down that day, nor the next, and the time for the closing of the option drew near, so Bert spoke to his employer again about it. Knightley hemmed and hawed and wouldn't commit himself. Bert was disgusted with his attitude, and as it was Saturday morning he offered the option at par to a member of the Exchange he was friendly with, the stock having gone up to 101 1-8.

The broker accepted his offer, and gave Bert his check for \$37,500, which included Bert's deposit. He called on Mr. Blumm for the stock, and Blumm had to buy it at the market to settle with the broker, his firm losing \$27,000 through the transaction, while Bert pocketed a profit of \$24,000, making him worth \$40,000.

CHAPTER VII.—Bert Becomes a Broker.

Hunt came down about half-past eleven on Saturday and was closeted with Mr. Knightley when Bert got back from the Exchange at a few minutes after noon. The boy went in to make his report. When he had finished, Knightley said:

"We'll take that option at 99."

"I'm sorry, sir, but I sold it this morning to Mr. Gates, at par," replied Bert.

"That's a pretty thing to do, after asking me to do you the favor to take it off your hands!" in an angry tone.

"I told you this morning that the option would be up next Wednesday, and asked you to decide the matter. There was a strong possibility that the price might drop a couple of points in the meanwhile, and every point would mean the loss of \$3,000 to me. You wouldn't give me a decided answer, even with a sure profit of \$3,000 in sight, so I offered it to Mr. Gates, and he took me right up and gave me his check for the total sum, including my deposit," said Bert.

"Very well, Hawley," said Knightley, "since you have chosen to leave us out in the cold after engaging in a transaction which you had no business to put through without first getting our permission, I think we'll have to make a change in our board room representative. You have confessed to me that while acting as our messenger you dabbled in the market right along; and that of itself is an offence we should not have overlooked had we been aware of it. Mr. Hunt and myself both think that you have acted rather discredibly toward the firm which employed you. Now that you have sold the option to an outsider instead of to us, as you should have done, we feel that we would prefer to have you seek another position."

"Am I to understand that I am discharged, sir?" said Bert.

"We'll give you a month to look around and place yourself elsewhere."

"I have no desire to take a month."

"Ah! you have been thinking of leaving us, then? Perhaps you have been making arrangements with Mr. Gates, or some other broker, meaning to shake us when you got ready, eh?"

"No, sir; when I walk out of here, which I will do as soon as you get somebody to fill my shoes, I shall step into an office of my own."

"Indeed!" exclaimed Knightley, with a sneer. "You mean to turn broker on your own hook?"

"Such is my intention."

"Humph! I fancy you will have your bumps."

"I shan't squeal if I do."

"The money you've made out of that option deal seems to have turned your head."

"I hope not. I have been with you nearly four years, and this is the first time you have expressed dissatisfaction with my efforts. Whether I speculated as your messenger was a matter that had no bearing on your interests, for I always took care of your interests before I looked after my own. As your representative at the Exchange I have done my full duty by you, so I have nothing to regret in parting from this establishment. I trust you will find somebody who will do as well or better by you. I accept your notice, and expect that you will fill my place between this and next Saturday."

Thus speaking, Bert walked out of the office and went into the counting room, where the clerks were finishing up, preparatory to going home. The attitude taken by Bert rather disconcerted both Knightley and Hunt. They had found him to be a valuable employee, and though Knightley, in a fit of pique, had dismissed him, he intended to reconsider his words by Monday, and call the notice off. Bert, however, by taking the bit between his teeth, and showing his independence, which the possession of a capital of \$40,000, enabled him to do, placed Knightley and

his partner in a dilemma, for they didn't really want to lose him.

They held a consultation over the matter; during which Hunt blamed his associate for being too precipitate, and it was determined to recall Bert and try to patch matters up. Bert had got his pay, and had his hat on when Jimmy told him that he was wanted in the senior partner's private room. He went in and then Knightley told him that they had talked the matter over and feeling that the length of his service with the firm entitled him to another chance, recalled his notice. Bert, on his part, replied that he thought after Mr. Knightley's first stand he would prefer not to continue with the firm longer than the following week.

"Possibly I am too sensitive," he said, "but what I am I cannot help. I don't like the way you talked to me, and I don't consider I deserved it, so we will consider your notice still in force, and you will please find somebody to look after your business at the Exchange."

Knightley tried to argue the matter with him, and almost apologized for his words, in order to affect a reconciliation, but Bert was firm, and insisted on quitting, and so the matter stood when he walked out into the waiting room and found Harry Clark standing there.

"Hello, Clark!" he said. "Want to see me?"

"I came to repay your loan on the instalment plan, if you will permit me to do so. I have caught a good position, and I feel I shall be able to get along in spite of the hard luck I ran up against through speculating in Blumm & Einstein's office."

"I'm glad to hear you have secured employment, and you needn't worry about that loan for the next six months, for I don't need the money."

"Nevertheless, you are entitled to get it back at the earliest moment," said Clark.

"I don't want it back until you feel that you won't miss it."

"It's very kind of you to say that, Hawley. I appreciate your generosity very much."

"That! It's such a small matter that it's hardly worth talking about."

The two boys left the office together and parted company outside, Bert going to the subway to take a train for Kingsbridge. Bert and Ruby took a walk about Kingsbridge that afternoon, and the boy stopped to tea at her house, where he received a cordial welcome from her father. After a talk with Ruby, he took his leave. During the ensuing week Mr. Knightley tried again to get Bert to reconsider his determination to leave, but finding that the boy wouldn't change his mind he picked out his margin clerk to succeed him, and, advancing the clerk below him, hired a new junior clerk. The clerks were all sorry to see Bert go, for he was quite popular with them. On Saturday they all shook hands with him, wished him luck, and said they hoped he would drop in occasionally to see them. Clark called at a quarter of one and Bert invited him to take lunch with him.

"How are you getting on at your new place, Clark?" Bert asked.

"First rate," replied Clark cheerfully.

"Good! I've just cut loose from this office, so you needn't call here any more. I'm going to look for an office on Monday, and when I've got

it fitted up, I'll invite you to drop in and see me. Give me your business address so I can drop you a line when I'm ready."

Clark gave it to him. At the door they met Dick Brown, who was waiting for Bert, according to previous arrangement. Bert introduced him to Clark, and the three went down to a Beaver street restaurant. After the meal they parted from Clark, and then Bert and Dick went to Kingsbridge together. The weather not being very pleasant, Bert spent the afternoon with Ruby in the house and remained to tea as before. He told the money-lender that he was about to start out as a broker for himself, and he hoped to do well as soon as he got on his feet.

"Are you well supplied with capital?" asked the old man.

"Oh, yes. I've got all I need for the present."

"Well, should you get short at any time I will lend you any reasonable amount without security or interest."

"Thank you for your offer, but I hope I won't get in a position where I'll have to borrow," said Bert.

"I understand that it takes a good deal of money to carry on an office in Wall Street. Brokers are continually hypothecating stock to raise money, and you may yet find yourself obliged to follow their example. Under such circumstances I hope you will make me your banker, in a way, for it will give me a great deal of pleasure to help you out should you be pressed for funds. It is the only way I can repay you for the great service you rendered me and my daughter."

"I'll keep your offer in mind, Mr. Dawson, but at the same time I would not accept a loan from you without paying the banking rate of interest," said Bert.

The old man said he would rather not charge him any interest, but, of course, if Bert insisted on paying it, he would take it for the pleasure of making him a loan. When Bert reached Wall street Monday morning he started out to look for an office, and after spending a couple of hours in the quest he found a fair-sized room that suited him, and he took it. It was on the fifth floor, back, Room 551, in the Aries Building on Wall street. Then he bought the furniture, safe and other articles he needed and ordered them to be delivered next morning. He also arranged to have a ticker put in, and hired a sign painter to put his name on the glass sash, with the words, "Stocks and Bonds."

By the following afternoon he was ready for business, and to start the ball rolling he put a standing advertisement in a couple of the Wall Street dailies, and likewise in one evening paper that was considered an authority on finance and kindred matters. Then he advertised for an office boy, not that he had any work for him to do, but in order to have some one in his office while he was out. When he arrived on Wednesday morning he found a small mob of eager applicants around his door. He opened the door and they rushed in after him. He found it a difficult matter to make a selection from the half dozen who remained after the weeding-out process had been gone through with.

The six seemed to be equally capable, and equally well recommended. They were all young men, and they would have to decide the matter themselves.

by tossing a penny. This they did, and the choice fell to a neatly dressed youth named Clarence King. Bert dismissed the others and told King to take his seat in a chair near the door and wait till he was called on to do something. The young broker then took up a Wall Street paper and began to read the news about stocks and finance.

CHAPTER VIII.—Lady's Suspicious Certificate.

Bert's first visitor was his friend Dick, who called on a flying visit about noon.

"This office is all to the mustard," he said, looking around.

"As far as it goes it is," said Bert.

"Well, you don't want an expensive suite of rooms like well-established brokers, for you've got your business to make."

"Of course. A fellow has got to creep before he can hope to walk."

"I suppose you will get business after a while, and in the meanwhile you'll speculate to keep busy."

"That's about the idea. I'm speculating now as to who will be my first customer."

"I wish I could have that honor; but I haven't any spare cash to play the market."

"It's just as well, for as a margin clerk, you have no right to speculate."

"I know it; but you did it, just the same, when you were a messenger."

"I admit it, and that's how I got my start. I took the chances of being found out and bounced. I also took the chances of losing my money. I happened to be lucky, and that made all the difference in the world."

"You are certainly lucky. I'm a margin clerk and likely to remain so for some time, while you are a full-fledged broker."

"I'm a broker in name only, so don't be jealous."

"Ho! I ain't jealous. I've just joined the Kingsbridge baseball trust."

"I didn't know that there were clubs enough up there to make a combine," said Bert, with a chuckle.

"There's only one club, and that's the one I joined."

"Ah, then you called it a trust as a mere figure of speech."

"I called it a trust because we'll have to trust to luck to find another team to play with when the season opens."

"That's pretty good."

"I've been elected one of the directors."

"What are your duties?"

"I shall direct the envelopes when we send out challenges."

"That will do, Dick. I think it's time you went back to work."

"I think so, too. So-long! I'll see you later," and Dick took his leave.

Shortly afterward Bert's boy came back from lunch and then the young broker left him in charge of the office and took his way to the Empire Cafe. There he met Broker Gates taking a bite.

"Hello, Hawley! I thought you were sick. I haven't seen you on the floor since Saturday morning," said Gates.

"You won't see me there again soon," replied the boy.

"How's that? Have you been taken off?"

"I've quit the firm."

"What! Given up Knightley & Co.?"

"Yes. I've gone into business for myself."

"Is that a fact? Where's your office?"

"Room 551, Aries Building."

"Well, well, this is a surprise. In partnership with somebody?"

"No."

"By yourself, eh? I'm afraid you'll find it uphill work at first catching customers."

"Probably; but I'm not worrying about that. I shall do a little speculating to keep myself employed."

"If you can catch another easy mark, like Blumm, you won't feel the lack of customers."

"You're the only man I ever heard call Mr. Blumm an easy mark. He is not generally considered as such."

"He was easy for you on that option matter. You soaked him good and proper on it."

"He deserved it, but it was just a lucky accident."

Bert then told Gates how Blumm had treated young Clark.

"Blumm has done that trick before," said Gates. "His office is a poor place for lambs to gambol in—I should say gamble. He's got a sharp pair of shears and he knows how to clip the fleece close. So the young man dropped his legacy there?"

"Every cent of it. He told me that his \$10,000 went so quick that it made his head swim, and he lost his job because of speculating. However, he's got a better position now, and has grown wiser."

"By the way, if you want to make a few dollars you couldn't do better than to buy Eldorado Copper. It's selling at \$5, but I got the tip that it is about to be boomed. I bought a couple of thousand shares myself as a flyer. Try it. You can't lose much if nothing happens. That's the way I look at it. It's always good at \$5."

"Thanks for the pointer. I may avail myself of it," said Bert.

They walked out of the cafe and Bert proceeded toward the Curb market. He made inquiries about Eldorado Copper, and learned that it was active at \$5 a share. He asked about the copper situation generally and was told that the demand somewhat exceeded the supply. Returning to his office, he looked through his Wall Street papers and saw several references to copper, and in one place it was stated that an advance in some of the copper stocks might be looked for at any time. Bert decided to risk Broker Gates' tip, so he went around among the Curb brokers' offices and showing his business card, asked for Eldorado Copper. He left orders for 5,000 shares, the stock to be paid for when the certificates were to be delivered at his office. In the following afternoon the stock began coming in and the whole bunch cost him \$25,000 cash.

Toward the end of the week he ran against Broker Blumm on the street. The trader did not favor him with a pleasant look. Bert wondered if he would sell any more options to anybody. Next day he had his first customer. He was a stockily built man, with a Hebrew cast of countenance, dressed in a smart business suit.

"Is Mr. Hawley in?" he asked.

"I'm Mr. Hawley," said Bert.

The man raised his eyes a bit and asked him if he was doing a regular brokerage business.

"I'm not doing much that way yet, for I've only just started out, but I'm fully competent to execute any commission you may wish to intrust to me. I was the board room representative for Knightley & Co. up to last week," said Bert.

"Well, I want to get some shares of the Eureka Cracker Co. It is pretty hard to get, though it isn't a close corporation. It's ruling at 116, at least that is the price offered for it. I've called on several brokers, but they haven't been able to get me any. Perhaps you will have better luck. I'll leave you a ten per cent. deposit for a few days. I want 100 shares, but if you can get me fifty, I'll take them. One hundred shares at 116 is \$11,600. Here is \$1,160 on account. Please let me have a receipt for it. I will call next Wednesday. If you haven't secured the stock by that time we'll call the deal off," said the visitor.

"What is your name?" asked Bert.

"Mark Krause."

Bert took the order and the deposit, and told his customer he would try to find the stock for him. The man then went away. Bert put on his hat and called on Broker Gates.

"I've caught my first customer a while ago. He wants 100 shares of the Eureka Cracker Co. Know where I can get any?"

"I do not. That stock pays a big dividend and those who own the stock seem satisfied to retain it as an investment. Very little of it has changed hands in the last year," said Broker Gates. "I'm afraid you've got your work cut out to find any of it. Still, the unexpected is always likely to happen."

"The gentleman said it was hard to get. He has tried several brokers without result, and he is now giving me a chance till next Wednesday."

"I'll ask for it at the Exchange if you wish me to."

"Wait till Monday or Tuesday. I'll make a tour of the offices and see what I can do."

Bert spent several hours going around, but nobody had any of the stock. Finally he returned to his office. He had been at his desk about fifteen minutes when a lady, veiled, walked in.

"Can I see Mr. Hawley?" she asked.

"That is my name, madam. Take a seat and tell me what I can do for you."

"You are a stock broker?"

"Yes, ma'am."

"I received from my husband at the time we had a legal separation 100 shares of Eureka Cracker Co. stock."

"Eureka Cracker Company, ma'am?" said Bert, pricking up his ears.

"Yes. He advised me not to sell it, as it was a good dividend-paying stock. I found it was, but as I have particular need for the money now, I wish you would dispose of it for me. The paper says it is worth \$116 a share."

"Yes, ma'am. That price is being offered for it. I will have no trouble in selling it. In fact, I have a customer who wants just the number of shares you have."

"Then you can sell it right away?"

"Yes, ma'am. By the way, your name is——"

"Mrs. Harris."

"You have brought the certificate with you, I suppose?"

"Yes, here it is," and the lady produced it from her bag.

Bert looked at it. Apparently it was all right, but he had never seen one of that company's certificates before, and it behooved him to be cautious, as a matter of nearly \$12,000 was involved.

"When did your husband buy this certificate?" he asked.

"Really I couldn't say. It was before we separated."

"When did you separate, or, rather, when did your husband give this to you?"

The lady appeared to think. Then she said she really couldn't remember within a month or two, but thought her husband gave it to her about six months ago. Bert looked at the date and saw that the certificate had been issued to Leonora Harris thirty days since.

"It was made out in your name when your husband gave it to you, I suppose?" he said, as a feeler.

"Why, yes, I believe so," she said, in an uncertain tone.

"You have had the certificate in your possession ever since your husband gave it to you about six months ago?"

"Yes," she said, moving uneasily in her chair under his questioning.

Bert wrote down the number and series of the certificate, with the date.

"If I buy this from you I will have to charge you the regular commission the same as if I sold it for you on the outside."

"Oh, that is all right. I expect to pay the usual commission."

"It will be \$12.50."

"Very well."

"That will leave the amount coming to you \$11,587.50."

The lady nodded as if she was perfectly satisfied. Bert made out a regular order for the sale of the certificate, specifying its number, etc., and asked the lady to sign it, which she did.

"Will you wait here till I go to my safe-deposit box for the money, or will you come back in half an hour?"

"I'll wait," she said.

"Very well. I won't be long. He placed the certificate in his safe and shut the door, then put on his hat and walked out. He walked up to Knightley & Co.'s office, a few doors away.

"Hello, Hawley!" said the cashier.

"How do you do, Mr. White? I want to use your telephone a minute."

"You have my permission."

Bert received a chorus of welcome when he entered the counting room and, nodding to everybody, he went into the booth. Here he called up the secretary's office of the Eureka Cracker Co. Getting into communication with the secretary, he told him who he was, and that a lady had just brought him a 100-share certificate of stock of the cracker company which she wanted to sell. He gave the secretary the name, number, series and date and asked him if it was all right. The official told him to hold the wire and he would look the matter up. In five or six minutes he informed Bert that it was not all right. That the certificate bearing that number of Series C had

been issued to one of the directors of the company a year since and he had not sold it. The certificate offered by the lady was, therefore, a forgery, and he requested that the lady be detained on some pretext until a detective could be sent to the boy's office, the address of which the secretary asked for.

"You'd better telephone to the Wall Street Detective Bureau, which is only two blocks from my office," said Bert.

"I'll do it," said the secretary.

That closed the interview over the wire.

CHAPTER IX.—The Lady Is in a Bad Fix.

Bert kept about \$5,000 in his office safe, and on his way to his office he stopped in at the safe deposit vault and got \$7,000 more. The lady was impatiently awaiting his return. The young broker apologized for being away so long, but said that a matter of business had detained him. He leisurely wrote out a receipt for the lady to sign, and then began counting out the money. He counted it twice, and the lady thought he was very slow about it.

"Now count it yourself, madam," he said. "I have deducted the \$12.50 commission."

"I guess it's all right. I haven't time to count it now," she said, hastily opening her bag.

"One moment, madam; please sign this receipt."

She wrote her name, Leonora Harris, with a rapid flourish and snatched up the money. At that moment a shrewd-looking man in a business suit entered and Bert stepped forward to meet him. The visitor handed him a card of a Wall Street Detective Bureau and said, with a glance at the lady, in a low tone that he came to arrest a lady who had offered a forged certificate of Eureka Cracker Co. stock for sale.

"That's the lady," whispered Bert, as Mrs. Harris got up and started for the door.

"I beg your pardon, madam, is your name Leonora Harris?" asked the sleuth.

The woman started back and looked frightened. She took alarm at the question from a stranger because her name really wasn't Harris at all, and had only been assumed a couple of hours since, which naturally aroused a feeling of trepidation in her. The sleuth looked at her inquiringly.

"I don't know you," she said. "Please let me pass."

"I think you brought a certificate of stock of the Eureka Cracker Company to this office and offered it for sale?"

"She has sold it, and I have paid her the money for it. Here is her receipt," said Bert.

"I am sorry, madam, but I'll have to place you under arrest," said the sleuth.

"Place me under arrest!" gasped the lady.

"Yes. Unless you can explain how you came by that certificate."

"I got it from my husband," she replied, in an agitated tone.

"Take a seat, madam, and we will look into the matter."

"But I am in a great hurry to get home," she protested.

"I'm afraid you'll have to delay your departure for this matter is very serious. I am acting under instructions from the secretary of the company, who says the certificate is a forged one. My instructions are to detain you here till he comes."

"Oh, dear, I'll be ruined!" cried the lady, bursting into tears.

"Not at all, madam, if you can show how you came by it."

"My husband——"

"Gave it to you, eh?" said the officer, as she stopped. "What is his name and business address?"

As she made no reply, Bert volunteered that the lady's name being Harris, her husband's name must be the same.

"What's his first name, madam?" asked the detective.

The lady maintained a tearful silence. The detective sized her up reflectively.

"Unless you supply the information necessary to fix the guilt of this transaction on somebody else, you will have to go to jail, madam," said the officer.

At the mention of the word jail the lady nearly had a fit. She declared that she would be disgraced for life if she went to jail, and made quite a scene.

"Well, madam, it's my idea you are simply acting as the accomplice of some man who prepared that certificate," said the detective. "If you tell me his name, and where I can find him it will be all the better for you. Otherwise you'll be held as the principal until he can be smoked out, and you'll find that a very serious matter, I assure you."

The woman was silent. It was clear she didn't want to make any admissions. Such was the state of affairs when the secretary arrived.

"Is this the lady?" he said, after introducing himself.

He was told that it was.

"Have you got the certificate?" he asked Bert.

"I have, and the lady has the money, \$11,000 odd, which I paid her to make a clear case of it," replied the young broker.

"Let me see it, please."

Bert got the certificate from his safe.

"It's one of our regular blank forms. How it got out of the office is a mystery to me. The matter will be investigated, for it is extremely serious. The president's signature is genuine, but the other two are rank forgeries. My name is not spelled correctly, nor is the treasurer's. It would never pass the inspection of any one who ever saw a genuine certificate. Now, madam, is this your name—Leonora Harris?" he said sternly to the lady.

"No, it isn't," she said, in a trembling voice.

"But you introduced yourself to me as Mrs. Harris. And here is your receipt for the money, signed Leonora Harris," said Bert.

"What is your name, madam?" asked the secretary.

"I don't want to tell."

"You'll have to tell. You'll have to make a full explanation of this matter. You are now facing the charge of forgery, and that is a very serious crime. If you are tried and convicted in court,

you are sure to get a long sentence in the State prison."

That sent the woman into a state bordering on hysterics. When she had somewhat recovered she said she would tell everything, and went on to state that a gentleman who called on them occasionally, whose name was Herman Winsler, had brought the certificate to her the night before and asked her to call at the office of a young broker named Bert Hawley, at a certain time that afternoon and ask him to buy it. He had instructed her what story to tell, and she had followed his directions.

Winsler had told her to meet him at the office of Blumm & Einstein as soon as she had transacted the business. As she had been detained in Mr. Hawley's office more than an hour, it was quite probable he had got tired waiting for her and left the place.

"Give me a description of the man," said the detective.

The woman did.

"An hour before the lady called a man came in here who answers to that description," said Bert. "He told me his name was Mark Krause. He left an order with me, and a deposit of \$1,160 for the purchase of 100 shares of Eureka Cracker Company stock. He said it was scarce and that he would give me till next Wednesday to find it."

"When this man Winsler gave you that commission didn't you think it was odd that he did not attend to the matter himself?" said the secretary to the lady.

"He told me he had other business to attend to and he wanted me to help him out."

"Precisely; but do you mean to say that you didn't suspect it was a crooked piece of business when he directed you to represent yourself as Leonora Harris in place of your right name?"

The lady was silent. Bert told the secretary the story that the lady told him of being separated from her husband and that she alleged she had received the certificate from him at the time of the separation about six months since.

"Madam, you don't look like a fool. You didn't undertake this matter without knowing a great deal more about it than you have admitted to us. You have not told all the facts, and unless you make a clean breast of it I shall order this officer to take you to the nearest station house and have you locked up, and to-morrow I will appear against you when you are brought before a magistrate," said the secretary.

The lady gave in completely and admitted that she knew that it was a scheme projected by interested parties to swindle Mr. Hawley out of the money she had received for the stock.

"Who are the interested parties?" asked Bert.

"I couldn't tell you who they are."

"I didn't know I had any enemies as bad as that. The only person I know who is sore on me is Mr. Nathan Blumm, of Blumm & Einstein."

"Madam, you met this man Winsler just before you came here," said the detective.

The lady admitted that she had done so.

"Where did you meet him?"

"At the office of Blumm & Einstein."

"Did you see Mr. Blumm there?"

She admitted that she did.

"Did he have anything to do with this matter?"

She declared that the business was not mentioned in Mr. Blumm's presence.

"What reason had Winsler for playing this trick on this young broker?"

"I think he was acting for somebody else."

"You don't know that he was?"

"Y-e-s," she admitted, in a hesitating tone.

"And who was the party he was acting for?"

"I don't know," she said.

"According to your statement, Winsler persuaded you to undertake this mission, which you knew was crooked," said the secretary. "You will have to find this man Winsler," he said to the detective. "In the meantime this woman will have to be locked up as an accomplice. She can save herself afterward by turning State's evidence."

Having disposed of the case for the present, the secretary prepared to go. The lady begged not to be taken to jail, declaring she had told the truth, but the secretary said she was too important a witness to be allowed at liberty. Accordingly, she was marched off by the detective, who took her direct to the Tombs and had her locked up pending further developments in the case. It was after five by that time, and Bert locked up and went home, feeling a strong suspicion that Broker Blumm was at the bottom of the whole matter.

CHAPTER X.—In Court.

While the strenuous proceedings, as detailed in the previous chapter, were going on in Bert Hawley's office, Broker Blumm and the man who had called on the young broker earlier in the day, representing himself as Mark Krause, and left the order for 100 shares of Eureka Cracker Co. stock with a deposit of \$1,160, were seated together in the trader's private room. Mr. Einstein had gone home some time before.

"Four o'clock," said the man, whom we may as well say was Herman Winsler and not Mark Krause. "I'm afraid things haven't gone smoothly with Mrs. Solomon."

"Why should they go otherwise?" said Blumm. "Hawley is only an inexperienced young fellow. The chances are he's never seen a genuine certificate of the Eureka Cracker Co. There is no reason why he should suspect there is anything wrong with the certificate."

Mr. Blumm looked anxious, despite his confident assertion. If anything had gone wrong with the lady, the ultimate result might have an unpleasant bearing on himself, and the very thought of such a thing worried him a great deal.

"Why isn't she here, then, with the money?" said Winsler.

"He might not have had enough money to pay her, and told her to call in the morning, perhaps."

"In that case she would call here and report, wouldn't she?"

"You know her better than me, Winsler. She's a friend of yours. It is possible she did not think it necessary. Women do business in a different way than men. At least, I have found it so."

"Well, she might have gone home instead of coming back to tell us that she didn't make the sale, but I am not sure she would do so."

"If she doesn't turn up soon, let us hope she has."

"It would be tough if the certificate was discovered to be a forgery and she was arrested. In such a case, she'd get rattled and might blow on me. Then I'd be arrested and it would be up to you to save us both."

"Don't let us cross a bridge before we come to it," said the broker nervously.

"I'm thinking I was a fool to tackle the job."

"Don't think that, Winsor. In any event, I'll see you through."

"You had better. Mrs. Solomon has a suspicion that you are behind me, and if she found things looking desperate she might say things that would get you in trouble as well as me."

"She mustn't be allowed to say anything if—but what am I talking about? She will come through all right."

"I hope she will."

When half-past four came around and Mrs. Solomon still failed to appear, Winsor said there was no use of them waiting for her any longer.

"I'll go up to her flat and see if she's there. If she is, I'll get her report and send you word to your house. If she isn't there, I'll wait a while, and if she fails to show up, I'll take it as an indication that something has happened in connection with the certificate, and I'll telephone you."

With those words Winsor went away, and then Blumm himself left his office for home. Winsor rang the bell at the flat which was partly occupied by Mrs. Solomon at six o'clock, and inquired for the lady. He was told that she was out. He went away in an uneasy frame of mind, and returned in half an hour. Mrs. Solomon had not returned. He waited around the entrance until seven and then certain that the worst had happened, he went to a neighboring drug store and telephoned Mr. Blumm at his home. The broker was at his supper, and what Winsor said over the wire rather hurt his appetite when he returned to the table.

Winsor went to dinner and called again to see if Mrs. Solomon was in. She was not, and in a nervous state of mind he went over to his haunts along upper Broadway. He was drinking in a hotel cafe at eleven o'clock when Detective Dolan, the sleuth who had visited Bert's office, tapped him on the shoulder and called him to one side.

"You'll have to come with me," said the officer.

"What's the charge against me?"

"Forgery."

Winsor almost fainted.

"It must be a mistake," he said. "Who is pressing the charge?"

"The secretary of the Eureka Cracker Company."

"I suppose I've got to go with you, but I assure you the charge is absurd."

"I have nothing to do with your guilt or your innocence. I am merely carrying out my orders," said the detective.

So Winsor was taken to the nearest police station and locked up. The first thing he did was to write a note to Mr. Blumm and hire a policeman to deliver it. The detective expected he would do that, and waylaid the officer when he left the station to deliver it. He opened the envelope and read the following:

"Mr. Blumm:

"I've been arrested in connection with that certificate. Get me bailed out right away. It is clear that Mrs. S. has been pulled in on the same charge and has squealed to some extent. It is now up to you to square matters or something you won't like is sure to happen.

Yours,
"WINSER."

"This note contains evidence, and I shall keep it," said the sleuth.

"But I have been paid to deliver it," said the policeman.

"I can't help that. The man was a fool to commit himself on paper. Here, I'll write down the name and address of the party you were to take the note to. Call on him and say that Winsor has been arrested on some charge and that he sent you to tell him (Blumm) to get bail for him at once. Understand?"

The policeman nodded and continued on his errand.

"This note seems to point to the identity of the man behind the scheme," said the detective to himself. "It is hardly probable that he had any hand in the actual forging of the certificate, but the crime was doubtless committed at his instigation, which practically makes him one of the principals. This is a most valuable clue, and it is likely to put Broker Blumm in a tight box."

The detective called on the secretary of the cracker company at eight o'clock next morning at his home and showed him the note written by Winsor to Broker Blumm which he had intercepted.

"Blumm is evidently the man behind," said the sleuth.

"Maybe so, but I can't see why a gentleman of his standing in Wall Street would go into such a dangerous game in order to try to ruin a young man like Hawley, just starting out in his business career, unless he had some powerful motive. The question is whether the firm of Blumm & Einstein is implicated, or just Blumm alone."

"That will come out under investigation," said the detective. "I suppose you will proceed against this Winsor, using the woman as a witness? Or shall you prosecute both of them? Mrs. Solomon is clearly guilty as Winsor's accomplice."

"Oh, I guess we'll go easy with the woman, as her testimony is what we have to rely on. Call on her and tell her if she will tell her story in court without reservation that the company will not press the case against her," said the secretary.

The detective went away. About ten o'clock he called on Bert in his office.

"I came to take you up to the police court," he said.

"All right. I'm ready to go," said the young broker.

"You remarked yesterday that Broker Blumm was the only person you knew who was ~~sure~~ on you," continued the sleuth.

"Yes."

"What reason has he for having his knife in you?"

"I caught him on a stock deal a little while ago, while I was still representing Knightley &

Co. on the floor of the Exchange. His firm lost nearly \$30,000 in consequence."

"So. Then I suppose Mr. Blumm's partner is also sore on you?"

"I don't suppose he feels very friendly toward me, for he shares the loss equally with Blumm."

"Hum! I have evidence pointing at Blumm as the probable instigator of this scheme that was played by the woman to do you out of the value of the cracker company's stock."

"Have you? I suspected he was behind it, for I never saw the woman before, nor have I any acquaintance with the man Winsor, outside his visit to me yesterday, which was clearly part of the game. He gave me the order for 100 shares of the cracker company's stock, and paid me a ten per cent. deposit as evidence of good faith. Then he must have sent Mrs. Harris, or rather Mrs. Solomon, with the bogus certificate, expecting I would immediately purchase it from her and hold it for him to call for on Wednesday. Of course, he wouldn't call, and then I would find myself out a matter of \$10,000 which somebody would pocket. On the whole, I think it was a risky game to play, even with the chance of it succeeding, according to the programme, because both the cracker company and myself would have taken steps to discover the alleged Mrs. Harris, and unless she left the city immediately after the success of her mission the probabilities are that a detective would have got her, and then what has already happened would have taken place, anyway. By the way, have you found any trace of Winsor?"

"I arrested him last night and had him locked up. Mr. Blumm got him out on bail a couple of hours later," said the sleuth.

"Blumm again. I guess Blumm is the man who will have to pay the price in the end," said Bert.

"It looks that way, if we can bring the case home to him strong enough."

Bert put on his hat and accompanied the detective to the Tombs Police Court. When the case against Mrs. Solomon was called, she was brought out of the pen looking much the worse for her night in a cell. Winsor was in court with a prominent lawyer. The lady pleaded guilty of the charge of offering the forged certificate for sale to Bert Hawley. The magistrate remanded her for the action of the grand jury, fixing bail at \$3,000.

The attorney for the cracker company got up and said that he had two responsible persons to offer as sureties for the woman's release. At that, Winsor showed excitement and whispered to his lawyer. That person got up and said that he had come there in behalf of Mrs. Solomon and was prepared to offer bail for her.

"Your honor," said the opposing lawyer, "this lady is not really the principal in this case, though she acted her part as far as she was allowed to go. She was merely the tool of another, who is now in court to answer to the charge. With your Honor's permission, we will amend the charge against the lady to that of accessory before the fact, and request that in lieu of admitting her to bail you will commit her to the House of Detention for Witnesses."

The other lawyer opposed this change, declaring that as he represented the lady's interests he had the first say. As his argument was a good

one, it was clear he was entitled to the first consideration.

"Is that your lawyer, madam?" asked the magistrate.

Mrs. Solomon was confused and did not know what to say. The magistrate repeated the question, and the lady said she did not know till that moment that the lawyer in question represented her. This led to further argument on the lawyer's part, who in answer to the magistrate's question as to who had retained him in behalf of the prisoner, said that it was a friend of the lady's.

"Is the gentleman in court?"

"He is not, your Honor."

"Will your Honor take the matter under advisement until you have disposed of the case of Winsor, whom we charge as the principal in this matter?" said the other lawyer.

The magistrate said he would, and Winsor was called to the bar. He pleaded not guilty. The cracker company's lawyer then stated that the matter appeared to be an attempt of a certain person, or persons, to swindle Bert Hawley, a young Wall Street broker, out of the value of 100 shares of the Eureka Cracker Co.'s stock, the market value of which was \$11,600. He was prepared to show that the prisoner, Winsor, called on Hawley about noon the day before, representing himself as—

Here he was interrupted by Winsor's lawyer, who said that he waived examination, asked that the prisoner be committed, and suitable bail fixed by his Honor. That move choked off further proceedings and the magistrate did as he was asked, and made the bail \$3,000. The cracker company's lawyer then said as Mrs. Solomon had volunteered to act as a witness against Winsor, she be committed as per previous motion. Winsor's lawyer objected, but the magistrate turned him down and the lady was committed as a witness. That closed the proceedings for the present, and Bert returned to his office.

CHAPTER XI.—A Traction Deal.

When he went to lunch at one o'clock he stopped at the Curb and found that Eldorado Copper had gone up a point. That was quite satisfactory to him, and he continued on to the restaurant. When he got back to the office he found Winsor waiting for him.

"Look here, Mr. Hawley," said the visitor, "can you explain how it is that I have been suspected of crooked work in connection with that bogus certificate which was brought to you by that woman yesterday? I don't see what I have to do with it."

"Why do you call on me about it? I haven't made any accusation against you in connection with the matter. The singular part of the affair is that you came here yesterday, said your name was Mark Krause, and left an order for 100 shares of the Eureka Cracker Co. stock. I have your deposit in the safe, which will be returned to you in due course."

"I don't want it back if you can get me the stock."

"Oh, you still want the stock?"

"Of course, or I wouldn't have given you the order."

"Under the circumstances, I don't think I care to try to fill your order."

"Why not?"

"Because you gave me the order under a false name."

"What difference does the name make? I use that name when I buy stock in Wall Street. I have a reason for it. The money I put up is evidence that my offer was a bona-fide one."

"As the cracker stock is so hard to find, don't you think it was singular that Mrs. Solomon should call on me soon afterward with just the number of shares you asked for? If the whole thing wasn't a put-up job on me, I'm a bad guesser."

"If it was, I had nothing to do with it."

"No? Mrs. Solomon confessed that you are the person who sent her to sell me the stock."

"I'm not responsible for what she says."

"But you're a friend of hers?"

"I know her in a general way, that's all. We are not exactly friends."

"All right. I'm not going to argue the matter with you. I am practically out of the case, except as a witness. The certificate being a forged one, the cracker company has taken the case in hand and intends to push it. Unless you can prove that you had no connection with it, you are likely to have hard sledding."

"I hope you won't throw your testimony against me."

"I have nothing to say against you except that you gave me that order under a false name. That's all I know about you."

"There's nothing in it, but it might produce a false impression in court."

Bert shrugged his shoulders. Winsor tried to find out just what points the cracker company claimed to have against him, but the young broker wasn't giving away any information he knew connected with the case, so Winsor finally went away, disappointed. Eldorado Copper closed at 6.5 that afternoon. Next day was Saturday, and during the short morning session it went to 7.

It was cold and snowy, but that fact did not keep Bert from paying his usual weekly visit to the money-lender's daughter. He and Ruby were now on the most confidential terms, and his coming was the one bright spot in the week for her. He met the old man at the tea table and received his usual cordial greeting. He appeared to have taken quite a fancy to the young broker.

He inquired how Bert was getting on in his business, and the boy said he had no complaint to make. He had no customers, it was true, but he had a deal on that promised to land him a big profit. At any rate, he was \$10,000 ahead on it so far. He had told the story of the bogus certificate that had been sprung upon him without result to Ruby, and he repeated it to her father.

"I guess you're a pretty smart boy," said the money-lender. "Some boys would have been caught, for it looks to me like a clever scheme."

"It was clever enough in its way, but the parties implicated in it are likely to find it anything but funny in the end."

"Such people deserve to be punished."

"That's right; but lots of people in this world don't get what they deserve."

Bert remained until nine o'clock on this occasion and then went home. Eldorado Copper continued to advance during the following week, reaching 10 when Saturday came around again. Next week it went to 15 under heavy buying, for there was a great demand for it. Bert decided he would take no more chances on it since by selling he would more than double his capital, so he took the certificates to a well-known Curb broker and told him to sell them for him. The trader easily got rid of them, and could have sold twice as many at the prevailing market price.

So Bert cleared a profit of \$50,000 on the deal, 'beating the market again. When he next visited Ruby he told her how much he had cleared off his copper deal, and she declared that it was quite a fortune. The old man congratulated him when he heard about it, and remarked that he was bound to grow rich if his good fortune continued.

The trial of the two burglars came on next week and Bert was subpoenaed to testify against them. Ruby and her father also appeared in court, and the former corroborated a part of the young broker's testimony. The rascals were duly convicted and given a long sentence. They had also been indicted for holding Bert up in the deserted blacksmith shop and robbing him of his watch and money. This was pigeon-holed, to be brought against them when their terms expired.

During the following few weeks Bert secured a few out-of-town customers, and also engaged in several deals that netted him small but quick profits, raising his capital to something over \$100,000. Then it was he got into a deal that assumed larger proportions before he got out of it than he had any idea of when he started in. It came about in this way:

Bert got the tip to buy Newark & Clear Lake Traction stock if he could get hold of it, for a syndicate was picking it up with the view of securing a controlling interest in the road, which was an independent line running between Newark and a town called Stanton, on the borders of a big body of water called Clear Lake. The road had a heavy traffic during six months in the year, for Clear Lake was a kind of little Coney Island, under the control of an amusement company. This company was back of the syndicate which was trying to get hold of the traction line. All this was explained to Bert by the party who told him to buy the stock. The person was not taking advantage of his own inner knowledge because his capital was tied up in other active enterprises. Bert began looking around, but he couldn't find any of the stock for a week and then he got hold of 200 shares. The par value of the stock was \$50, and as the price had lately been advancing, he had to pay \$45 for it, though it had been selling around \$40 for a long time. He bought the shares outright, paying \$9,000 cash. Three days later he found 100 more, which he bought at the same price.

Then he unexpectedly came upon 200 additional shares and he captured them. The advantage of having a good capital was of some moment in transactions of this kind, for he did not have to assume any marginal risks. During the next ten days he found 500 more shares in small lots, but had to give an average of one point more for it.

He had now captured 1,000 shares, which had cost him about \$45,000, or nearly half of his capital. In case of need he knew he could raise \$30,000 on it at the prevailing money rates on call loans. Although he continued to look around he could find no more, so he lay back on his oars to await results. The price gradually went up to par. At that point his profit in sight was \$4,500, not nearly as much as he had made on several previous occasions out of marginal deals. Of course, in this case he was paying no interest, as the stock was paid for and in his possession. This made quite a difference when a deal is dragging along. One pleasant Saturday afternoon, instead of going to Kingsbridge he went home and shortly afterward took a car on the Newark & Clear Lake traction line for the end of the route. As it was yet early in the spring, none of the amusement places were open. The big saloon adjoining the dancing pavilion was the only building open to the public, and only the front part of this, with a single bartender, was in commission.

There was no fence around the ground, as the Stanton authorities would not permit the amusement company to cut off the public from free access to any part of the lake at any time, so during the season the visitors walked anywhere they chose without cost, but if they wanted to see any of the shows in the buildings they had to pay an entrance fee of from five to ten cents. There were a number of the local inhabitants strolling around when Bert arrived at the company's grounds, but they did not scatter much, and so as the young broker kept along the lake he finally found himself alone. He went all over the property and at length sat down on an overturned wheelbarrow against the wall of a small pavilion. He presently heard voices talking inside the building.

"The annual meeting will take place next Friday afternoon, and we are still shy 5,601 shares," said a voice. "The question is where are we going to get hold of the deficiency?"

"I know where we can secure 5,000. They will cost us \$50 a share," said another voice.

"What good will the 5,000 do us if we can't get the other 601? It will cost us a quarter of a million, and not give us the control."

"We can secure a thirty-day option on them for \$100,000, and perhaps we will be able to find the other 601. In any case, the stock is not likely to fall below 45 when the reaction comes, if it does, in the event that we are beaten. At the worst we will be within 601 shares of the control, and during the year we ought to be able to get them. We can stand the poor management of the road for one year more."

"I'm afraid we'll have to from present indications. Well, who is the party who has the 5,000 for sale?"

"John Knox, of Winthrop Terrace, No. 16, Newark."

Bert wrote down the name of Knox, with his address, on his cuff as he listened. It suddenly occurred to him if he and Knox could combine and offer the syndicate 6,000 shares at a higher price than 50, they could get it, for it would give the combine the control that it was so anxious to get. It was a great idea, and Bert thought he might be able to work it. The men inside con-

tinued to talk the matter over, and the first speaker said he would bring the matter up at a meeting of the syndicate on Monday.

The speakers then walked off and Bert heard no more.

CHAPTER XII.—Bert's Big Deal.

Bert mapped out his line of action on his way back to Newark, and before going home he inquired his way to Winthrop Terrace, for he determined to strike while the iron was hot. Reaching No. 16, he rang the bell and asked if Mr. Knox lived there. The servant who answered his ring said he did.

"Take my card to him and say I would like to see him on business."

Bert was asked into the parlor and the servant went upstairs. In a few minutes the gentleman of the house came down. Bert lost no time in stating the object of his visit. He had learned that Mr. Knox owned 5,000 shares of N. & C. L. Traction, he said, was he rightly informed. The gentleman nodded.

"Very good," said Bert. "I hold 1,000 shares myself. The syndicate which is seeking to secure the control of the road is short just 5,601 shares. It will do the combine no good to purchase your holdings, or mine, separately, unless it can get them both. Now, my idea is that we pool our holdings on the basis of five to one, and offer the whole block to the syndicate at a figure above the market. I think in that case we can make a ready sale, as the annual meeting of the road takes place next Friday afternoon. What do you say?"

"I have been approached by a representative of the syndicate and offered 49 1-2 for my stock, but I refused to take less than 50, which I believe is the present market price."

"Yes, sir; 50 is what it closed at to-day noon."

"Well, I am still willing to sell at 50. As for your proposition, I do not care to entertain it. It may be a good one, or it may not. If you think you can make a sure sale that way, you can buy me out and make a profit if your idea works out."

"I'll accept your offer if you will give me till Monday night to raise the money," said Bert.

"Very well; I'll hold my proposition open till Monday night at eight o'clock," said the gentleman.

That closed the interview and Bert took his leave. After supper he sat down to figure out how he was going to raise \$125,000. He had \$60,000 in his safe-deposit box, and he figured he could raise \$30,000 or perhaps \$35,000 on his 1,000 shares of traction stock. That still left him shy about \$35,000. Where was he going to get it? He thought of Ruby's father and the offer the old man had made him. But did the money-lender have \$35,000 ready cash, and if he did would he lend it to him for a week, without security, to help him put through his big deal? It hardly seemed probable. However, he determined to call on old Dawson and tell him how the case stood, and see what he had to say on the subject.

Accordingly, after dinner next day he started for Kingsbridge. Ruby was delighted to see him, and Bert thought she never looked prettier. Af-

ter they had been together for a while Bert told her about the deal he had in view, but said he was short \$35,000. Could her father help him out, and, if he could, would he?

"Go upstairs and talk to him," she said. "He thinks a good deal of you, and if he can see his way to help you out, he will," she said.

So Bert sought the money-lender and stated his case.

"The only thing that stands in my way of making a good thing is \$35,000. I can raise \$90,000 of the \$125,000. Can you help me out?"

"I can and will," said the money-lender promptly. "When do you want it?"

"To-morrow afternoon."

"Very well. I will bring the money to your office at four o'clock."

Bert was delighted and thanked the old man for his generosity. At four o'clock next day old Dawson appeared at Bert's office with \$35,000 and turned it over to the young broker, who, in the meanwhile, had hypothecated his traction stock, through Broker Gates, for \$30,000. At half-past seven that evening he rang the bell at No. 6 Winthrop Terrace and asked for Mr. Knox.

"You are on hand, I see," said that gentleman, shaking hands with him. "Did you come to secure the option?"

"Yes, sir. I have brought \$125,000 in a certified check signed by George Gates, a stock broker. I gave him the cash for it, as I didn't think it safe to carry so much money around with me, nor did I think you would care to have so much money in your house overnight."

"All right," said Mr. Knox, after he had examined the certification stamp of a Wall Street bank and assured himself that the check was good. He immediately wrote out the option, in which he agreed to turn over the stock to Bert Hawley, or his order, any time within thirty days from the date of the paper. Bert took the option and said good night. Next day he started to make inquiries about the headquarters of the syndicate. He learned that the combine's broker was a man named Simmons, whose office was in the Mills Building. He called there and asked for Simmons and was shown into his room.

"I understand you are buying N. & C. L. Traction stock," said Bert.

"I am. Got any for sale?"

"Six thousand."

"What are you asking for the block?"

"What are you offering?"

"The market price."

"The deal is off, then."

Thus speaking, he rapidly left the office. Bert immediately started to go over to Newark to try and make a deal with the party that was in power in the road. Before he reached Broadway he was overtaken by Broker Simmons, who offered him his price.

"No, sir," replied the young broker. "The price has advanced. I want two points above the market now."

"Will you give me time to communicate with the head of the syndicate?"

"Yes. I'll be at my office in an hour and a half from now."

Bert went straight back to his office and wrote a note to the president of the traction company, telling him that he had 6,000 shares of the com-

pany's stock for sale, and was considering an offer of two points above the market from the syndicate, which was between five and six thousand shares short of a majority. This note he dispatched to Newark. At five minutes of twelve the president of the road appeared and introduced himself to Bert.

"I can offer you two points and a half above the market," he said.

At that juncture the door opened and Simmons appeared with the head of the syndicate, whom he introduced to Bert.

"We will take your offer for 5,601 shares," said Simmons.

"I have just received an offer of two points and a half above the market for the whole block, which is the only way I will sell the stock," said Bert.

"I'll give three points and take it all," said the head of the syndicate.

"I will give four and a quarter," said the president of the road.

The bidding continued till the president offered 60.

"That settles it. I'm out of it," said the head of the syndicate, in disgust. "You have our goat, but maybe next year there will be a different story to tell."

The speaker and Simmons then took their leave. Six thousand shares at \$60 make \$360,000.

"You have the stock ready for delivery, I suppose?" said the president.

"Conditionally," said Bert.

"What do you mean?"

"One thousand shares is hypothecated for \$30,000 at the Wall Street Bank; the other five thousand I hold on an option on which I owe \$125,000. I will transfer the option for \$175,000, you to pay the balance when you take up the stock."

The president agreed to this arrangement, and it was consummated that afternoon. The boy broker cleared \$65,000 through the deal, and that evening he went to Kingsbridge and returned the money-lender his loan. A short time afterward Herman Winsor was tried on the charge of forgery. Mrs. Solomon testified against him. Her testimony locked corroboration, but the jury believed it, particularly when Exhibit B, Winsor's note to Broker Blumm, was produced by the detective. Winsor was convicted.

With the State prison staring him in the face, he denounced Blumm as the man who had hired him to put the job through in order to get square with Bert Hawley.

Although Blumm escaped his just deserts, he lost prestige in the Street, and also with his partner, Einstein, who soon afterwards parted company from him and went in with Baumgarten & Levy, leaving Blumm to go it alone.

Bert gradually accumulated customers, and in the fall took a suite of two offices in the same building, on the fourth floor.

Two years later he married Ruby Dawson, by which time the old man had retired from the loan business, and settled down at his son-in-law's home to enjoy the remaining years of his life in peace and quietness.

Next week's issue will contain "LOST IN THE JUNGLE; OR, THE SECRET OF THE HINDOO TEMPLE."

CURRENT NEWS

THIS FLY WHEEL DID FLY.

A large fly wheel on a bailing outfit in Rochester, N. Y., used by the Pavilion Natural Gas Company in that place, broke loose from the machine and flew over three houses and crashed through Miss Helen Elwell's dining-room window. Miss Elwell was in the kitchen at the time and suffered no injury.

SWALLOWED BOOZE EVIDENCE.

A police plot to capture an alleged bootlegger failed when Mrs. Mollie Richardson of Richmond, Va., chewed up and swallowed the evidence, a marked \$5 bill. The three officers on the job sent a "spotter" in with the bill to purchase a pint of liquor, but reported later that they had only succeeded in losing the money.

VODKA SEIZED IN RAID.

Vodka, manufactured by Andrew Fischt, a Russian, at Haddonfield, N. J., was seized and destroyed the other day after police carried Fischt's farmhouse by storm.

Fischt, armed with a shotgun, had barricaded himself in his house and threatened the officers. He held the police at bay half an hour, but finally was captured without injury to any one.

He had driven his wife and children out of the house, the police say, and they were found walking along the road, half frozen. Two large stills were found on the place and forty gallons of whisky and vodka. Fischt's wife reported that he sold liquor to Russians in Philadelphia.

INFANT PRODIGY.

The recently published story of Ralph Edgar Springs of Little Rock, Ark., who at the age of thirty-four months is able to read, has brought forward a rival for infant educational honors in James William Stroh, thirty-eight months old son of Mr. and Mrs. J. W. Stroh of Stuttgart. A resident of Stuttgart vouches for the fact that at the age of eighteen months little James William recognized and pronounced the entire alphabet, and when only two years old could spell words of three and four letters and recite nursery rhymes. He is able at the present time to read sentences, either written or printed, and is said to be very fond of his books.

"SKIRT TRAPS" ENTANGLE BOOTLEGGERS ON BORDER.

Women spies to catch bootleggers, known among the rum runners as "skirt traps," are the latest government device to check importation of whisky across the Canadian border. The women employed are those who have been more or less known for some time in the night life of the border towns and cities. There are, of course, exceptions.

It is their duty to become acquainted with men who are suspected of booze running and win their confidence. The women that are in a position to

acquire information of the movements of the smugglers prove of great value to the revenue agents. So far even the smugglers themselves have been unaware of the workings of these latest government agents. An elaborate spy system of women has been built up and is in working operation.

Scraps of information, obtained in many instances only after long and patient endeavor, are transferred to Federal men agents. In several cases, it is reported, information given by these women has resulted in arrest of men which otherwise would never have been made.

The women operatives are said to receive high pay.

THE THRIFTY ELF.

By Roland Coles Treadwell.

Once a tiny elfin hunter on a sultry summer day
Set a trap to catch a minute as it sped along its way;

He took a little needle and a tiny bit of thread,
And hung them neatly out of sight away up overhead;

Then when the hapless minute came a-gliding on
toward night

Down dropped the little needle and the hunter had
him tight!

But the eager elfin hunter kept on trapping near
his bower

Till with sixty minutes captured he exchanged
them for an hour;

And he trapped them and exchanged them in his
enterprising way,

Till he had a dozen hours—these he traded for a
day.

But altho' he swapped and traded days for months
and months for years,

Yet he ne'er forgot the minutes that had made
them, it appears,

For in Fairvland, far distant, he is minute-hunt-
ing still—

Yes, he's hunting and exchanging, and he's at it
with a will!

Now this clever little hunter let a secret out to
me:

You can all be minute-hunters, girls and boys, as
well as he;

Catch the little fleeting minutes with your needle
and your thread,

Or with pencil, book or shovel you can make a
trap instead;

And you each can do still better than the thrifty
little elf—

Trade your captured time for money, then buy
Thrifty Stamp; for yourself.

These in turn you'll soon be trading for a Savings
Stamp, and then

When a "Gov'tment Bond" you've purchased—start
to hunt and trade again!

—BUY U. S. S.—

A Lawyer At Nineteen

—OR—

FIGHTING AGAINST A FRAUD

By GASTON GARNE

(A Serial Story).

CHAPTER II. (Continued.)

The witness grew redder than ever, shifted around in his seat as though sitting on needles, and finally stammered out:

"I forgot that."

"Then you admit it?"

The witness glanced at the document in Lew's hand, hesitated for a moment and then nodded.

"Speak out," thundered the young lawyer.

"Yes," faltered Smollett, "I did work for them one week, but it had passed out of my mind."

"Oh," said Lew, with withering scorn in his voice, "you could remember all the places in which you had lived for three years, moving frequently, but you couldn't remember that you had worked one week for the Continental Iron Works when your lawyer asked you what work you had done since the accident, nor did your memory serve you any better when I asked the same question. That is quite enough from you, Mr. Smollett."

Lew sat down and another buzz ran around the courtroom, for the young lawyer had scored a most important point, and everybody recognized the fact. At the rear of the room two men were seated who had listened intently to the case, and one of them now turned to the other and said:

"Well, Morgan Drake, I've been practicing law for twenty years, and I've never seen a cleaner bit of work than that."

"I suppose it smashes Smollett's case," observed the other.

"No, for he really was injured," said the lawyer, "and the jury must find for him in some amount, but he's damaged the case so that he's likely to get hundreds instead of thousands."

"I see. Who is the young fellow, Sniffen?"

"He's a clerk in the office of John Scribner."

"Oh, the man our case will be fought by shortly."

"That's the man, and I want to say to you, Drake, that I'd rather try it against John Scribner, experienced as he is, than against this young lawyer, for he has an eye like an eagle, and seems to see straight into things."

"Oh, well, he's not going to try the case against us," said Drake, "so we will not worry about him."

"That's probably true," said Sniffen, "but if I had to fight an important case against this young lawyer with the eagle eye and the shrewd brain, I'd feel like putting up a job on him."

"Well," reflectively said Drake, "it may well be that he will assist John Scribner in our case. If he shows up in it we can play some little trick on him to get rid of him."

"That would be my idea," said Sniffen, and then they both turned to listen to the case on trial.

Smollett's lawyer now asked for the time-book and carefully examined it, and as it was a properly attested document he had to admit it in evidence. The case went on, but Lew's shrewd point had apparently disconcerted the rest of the witnesses, and they testified in a half-hearted manner that plainly showed that they were in fear of the clever young lawyer who had brought the blush of confusion to the plaintiff's face. Even the doctor who testified for the plaintiff hesitated when asked if Smollett's injuries were permanent, and finally said that he was not sure, but that he thought they were.

That was enough for Lew, who fixed him with his great eyes, fired questions at him rapidly, and soon had him so confused that he did not know what he was testifying to, and then he let him go.

It had been expected that the case would take all day, but in less than an hour from the time when the plaintiff took the stand, Lew was addressing the jury.

"Gentlemen," he said, "jury duty is unpleasant work, and you look to me like a number of business men who would like to return to your occupations just as soon as possible, so I will not attempt any long speech, nor indulge in any attempts at eloquence. It is true that we injured this man, but it is also true that we did not injure him to the extent that he would have you believe we did, for you have heard from his own lips that he was an iron worker, that all the labor of an iron worker is hard and requires great muscular strength, and after swearing that he had done nothing more laborious than to sweep a room since he was injured, he was compelled to admit that shortly after the accident which he swore in his complaint had permanently disabled him, he worked for one full week for the Continental Iron Works. Gentlemen, he had a good case, but he has ruined it as many another plaintiff has done by trying to prove too much, and he has only himself to blame. He had only to tell the truth in most matters, and in regard to his week's work he could have won your sympathy to some extent by admitting that he tried to work to support his family, and that after laboring in pain and suffering for one week he was compelled to throw up his job and be supported by his wife. I proved to you, gentlemen, by my questions in regard to the various houses he had lived in for three years that he had an unusually retentive memory, recalling without a moment's hesitation the addresses of the thirteen houses he had lived in and the length of time he had resided in each and then I showed you how conveniently he could forget the week he worked."

Lew paused for a moment to make his final sentences effective.

(To be continued.)

THE NEWS IN SHORT ARTICLES.

COST OF AMERICAN FORCES IN GERMANY.

The total cost of the American forces in Germany from the beginning of the occupation to June 30, 1920, amounted to \$257,065,084.35. This sum includes maintenance (officers, men, animals), charges peculiar to the army (civilian labor, rentals and billets, claims) and a net debit (surveys, salvage sales, etc.). Under the terms of the armistice, Germany is obliged to reimburse the United States for the cost of the American forces in Germany. To June 30, 1920, Germany had paid on this account \$34,724,658.78, including credits for sales, leaving a net balance due the United States of \$222,340,425.57.

GET HUGE MOOSE.

Louis W. Hill of Minneapolis, chairman of the Board of Directors of the Great Northern Railway, has returned with six friends from a hunting trip in the Alberta mountains. The party killed seven bull moose, which is the legal rate of one per man. There were some fine heads in the lot. The moose that fell to Mr. Hill's rifle had a spread of 59 inches across the horns, each of which had 14 points.

The party went to Jasper Park by the Grand Trunk Pacific Railway and struck north from that scenic wonderland into the Rockies dominated by Mount Robson. Mr. Hill makes an annual hunting trip to this part of Canada, which is considered one of the best game regions on the continent.

TO ATTEMPT TRANSCONTINENTAL FLIGHT.

An attempt to fly from Florida to California in twenty-four hours is to be made on Feb. 22, 1921, by Lieut. Alexander Pearson, jr., Air Ser., U. S. A., now on duty at Douglas, Ariz., according to a statement made by Major Henry C. Pratt, Air Ser., U. S. A., as announced in a press dispatch from Fort Sam Houston. Lieutenant Pearson flew in the army transcontinental flight from Roosevelt Field, N. Y., to San Francisco and return in October, 1919. The proposed flight is to be made in three hops. The starting point is to be Pablo Beach, near Jacksonville, Fla. The first stop is to be at Ellington Field, Fort Sam Houston, a distance of 804 miles; the second at Fort Bliss, 660 miles, and the third at Rockwell Field, San Diego, 615 miles, a total of 2,079 miles. The flight will be the first attempt for a continuous across-the-continent speed record. The two stops are to occupy only forty-five minutes each.

GREAT FIRE RAGING.

Residents of Lower West Scranton are living over a raging furnace, while officials of the Delaware, Lackawanna and Western Railroad Company, together with members of the local police and fire departments, are making an effort to determine the exact location of a fire in what is believed to be old mine workings about 500 feet below the surface.

The fire was discovered the other day when huge clouds of smoke began pouring through the airshaft of the Continental mine, of the D., L. and W. Company. At that time it was believed that the fire might have extended from the blaze that has been raging for years in the Continental mine. The other night, however, fire broke out anew in the old central airshaft of the same company and also in West Scranton, and set fire to the wooden framework running through the openings.

It is now believed that there are two mammoth mine fires instead of one, and that the flames are spreading over an underground area of approximately fifty acres. The new blaze spread rapidly to-day east and west, reaching a considerable area on either side of Garfield avenue, along Washburn street. The presence of gas and black damp prevented firemen from going down the shaft in the attempt to find just where the blaze is located.

While there appears to be no immediate danger to the thousands of people living over this particular area, officials fear that if any surface settling should occur while the blaze is raging the fumes of gas, sulphur and black damp would creep up through the crevices and possibly enter the homes of the residents, with results that might in some cases prove fatal.

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THE MYSTERY OF THE LIGHTHOUSE

By Horace Appleton.

There had always been extant a tradition in Southport of buried gold. The legend had it that old Captain Fisher, an old-time pirate captain, had at one time made his rendezvous upon the storm-bound cape.

There, it was said, he had buried a vast treasure.

Just where it was buried, of course, was the mystery.

Somehow, there was a popular belief that the gold would be found under the old lighthouse on the point.

This had long been in disuse since the new light had been constructed on the other side of the cape.

At the base of the cliff, snug against the wall, there was built a homely fisher hut, the abode of old Jerry Proctor, and Ann, his wife.

Old Jerry was a fisherman, and had at one time been the master of the light in its palmy days.

"If anybody knows the location of old Captain Fisher's buried treasure, it ought to be Jerry Proctor," averred Sam Woods, an enterprising young lawyer of the town. "As for myself, I doubt if it ever existed, except in somebody's very fertile imagination."

Hiram Goodhue, the magnate of the town, and a grasping speculator, overheard this remark.

"That may be," said old Goodhue, in a rasping way, "but I don't believe he knows anything at all about it. If he does, would he not long since have brought out the wealth and spent it?"

"Not necessarily," replied the young lawyer coolly. "Jerry is somewhat of a miser himself. I have no doubt that he has a small fortune of his own stored away somewhere."

"Humph!" exclaimed Goodhue. "It is time that he devoted some of it to the purchase of a cleanly suit of clothes and made an appearance at church. He has not been out of oilskins since I can remember."

Sam's face flushed a little.

"Indeed, Mr. Goodhue," he said, in an acrid tone, "I hardly see how you can afford to criticise old Jerry so severely. He has earned his money by honest work, not by defrauding widows and orphans. As for his attending church, I know personally that in his own heart he is a good Christian."

"I can understand your interest in him, sir, and why you should defend him. I believe Miss Olive Martin is his niece."

They were at the moment upon the steps of the Sea Bird Inn, the resort hotel of the place. Near them stood several men who were listening with idle interest.

One of these was a tall young man with a swarthy complexion. He seemed to listen eagerly, and there was a curious gleam in his eyes. He turned away and went quickly down the street.

At this moment a young girl, slight and petite in figure, with a face of rare beauty, came in sight of the village street.

Sam's face brightened at sight of her, and he managed to get away from the knot of men upon the piazza, and a short while later overtook her in the path which led out to the point.

It happened that Hiram Goodhue, who was riding leisurely homeward in his phaeton, saw the meeting.

"Few suspect it," he muttered, "but I am possessed of facts to prove that Olive Martin is heiress to a fortune of half a million left by an uncle intestate in California. She is the nearest of kin. She would make my boy Jack a good wife, and the half million would fill my coffers to overflowing. Ah! I will see that she does not fall into the clutches of that pauper lawyer."

"As for that buried treasure," he continued, "I think I have at last the clue to the hiding-place of the treasure. I have discovered an ancient manuscript plan of the interior, and if I am not much mistaken there is a crypt reached by secret stairs under the cellar. I will circumvent them all. I can buy the point and the lighthouse of the Government, and that I will do at once."

Meanwhile, the two lovers, Sam Woods and Olive Martin, were strolling along the cliff path.

"Has anything happened, my love?" Sam asked solicitously. "You seem depressed."

"Sam, I must tell you all," she burst forth. "I never had such an experience in my life as to-day."

Sam was astonished.

"Why, what was it, my darling?" he asked tenderly.

"You know Jack Goodhue?"

"That scamp?"

"Well, he insulted me to-day by actually asking me to marry him. I was never so disgusted in my life. When I refused, he became abusive and swore that he would ruin you!"

Sam Woods towered aloft like a young giant. His eyes blazed with righteous wrath.

"That consummate scoundrel!" he cried. "Did he dare to say all that to you? Upon my word, when I see him I'll call him richly to account for it."

By this time they had reached the Proctor cottage. The subject was dropped, but by no means banished from Sam's mind.

They were entertained in a simple fashion by the old people. Before they left, by Sam's request, he and Jerry walked out to the old lighthouse.

They entered, and Sam looked the old place over.

"Jerry," he said sharply, "they do say that old Fisher's treasure was buried somewhere on this point. Do you believe it?"

"It may be so, lad. I doubt me much, for no one has ever found it."

Sam was thoughtful a moment.

"Who owns the point, Jerry?" he asked.

"The Government, lad. If the treasure was found, I make free to say the Government would rightly claim it."

Sam went home that night to indulge in troubled dreams.

Thus matters were, when, like a thunderbolt from the clear sky, the news of a fearful event came crashing down upon him.

It will be remembered that at the opening of our story, while Sam and Hiram Goodhue were having their argument, a young man of flashy appearance stood near and heard it all.

He had left the group suddenly, and a short distance down the street met a rough, coarse-visaged man of the rufian type.

"Well, Robin Dane!" he said eagerly, "I have struck lead at last."

"You don't mean it, Bill Preston!"

"You know we were talking about old Jerry Proctor and his miserly habits. Well, I have a clue that his hoardings are secreted in the old lighthouse."

They then wandered into a sailors' drinking resort near, and there we will leave them for a while.

Meanwhile, the sharp old speculator, Hiram Goodhue, had opened negotiations for the purchase of the point.

He met with such success that in a few days the papers were in his hands, the transfer was made, and he was the owner of the lighthouse.

The Proctors were dumbfounded when the magistrate rolled up to their door and demanded the house.

"We don't mean to say that ye've bought it, sir?" exclaimed the old man in a stupor.

"That's what I mean to say!" cried Goodhue pompously, "and you have just twenty-four hours in which to get off my property."

"An' ye don't mean to tear the old light down, friend?" asked Jerry anxiously.

"What do you think I am here for?" cried Goodhue angrily. "Certainly not to answer questions. I want to explore the lighthouse from top to bottom. The lower rooms are dark, eh? Well, get me a lantern."

Old Jerry tremblingly obeyed.

"He knows the hiding-place of the treasure," muttered the money-lender with a chuckle. "I'll get it out of him."

"I want you and your wife to accompany me!" he said authoritatively. "And I want you to answer truthfully every question I ask you about the place."

The upper chambers were all examined, Goodhue keeping his eyes out for a crevice or a niche, but it was not until the lower vaults were reached that anything of a thrilling nature happened.

As they entered the cellar chamber and the lantern's light was flashed across the stone floor, a thrilling, agonized cry broke from Old Jerry and his wife.

"Heavens! we are lost, Ann!" he cried. "Who has been here?"

"It is gone—gone!" wailed Ann.

Hiram Goodhue saw the cause of their emotion. In the floor was an aperture once covered by a cement-fitting slab.

Three steps were seen leading down into a vault below.

"Found at last!" he cried wildly and triumphantly, "the pirate's treasure is mine because I sought and paid for it!"

He started to descend the steps with the lantern sitting on the floor, but old Jerry and Ann, his wife, made a frenzied rush forward and caught him by the coat tails.

"Let go!" roared the money-lender angrily, trying to break their hold, which he finally succeeded in doing.

Grasping the lantern, he plunged down into the place.

Instead of heaps of gold and silver, he saw—horrors! blood—blood everywhere, upon the stone floor and walls of the vault, and there in a pool of it lay the frightfully mutilated body of a man.

Hiram Goodhue stopped to see no more. He came out of the vault as if pursued by a fiend.

"Murder!" he yelled wildly. "Police! help! It is murder!"

Out into the open air he rushed. Back to the town he was madly driven.

What followed was a swift, jumbled, awful series of events.

The fearful report spread all over the little fisher town that old Jerry Proctor and his wife had decoyed a stranger into the lighthouse and murdered him.

In less time than it takes to tell it they were behind prison bars.

Poor Olive Martin was in a whirl of horror and despair.

But through all Sam Woods, the young lawyer, stood up, and said:

"These old people are innocent. I know it, and by my right hand they shall have justice."

Sam listened to old Jerry's story.

This revealed the fact that the buried treasure of the pirate was as much a myth as ever.

The whole secret was that for years Jerry and his wife had been misers.

Their savings, a matter of a few thousand dollars, they had hoarded up and secreted in the secret vault of the lighthouse.

Their amazement had been greater than anybody's to find the dead body of the unknown man in the vault and every cent of their savings gone.

Old Jerry and his wife were held for murder.

The day of the trial drew near.

Prejudice against the old couple had been very strong.

But the plucky young lawyer had been busy at work.

"I will clear them," he said. "They are innocent."

A smart detective at work on the case unearthed the fact that a man had been caught in a neighboring town covered with blood and wounded.

Upon his person was found the exact amount of money lost by the Proctors. He was at the point of death.

At once Sam hastened to his side. The result was that he secured a confession in full.

He gave his name as Robin Dane, and he was the accomplice of Bill Preston, the man who had overheard Goodhue's conversation with Sam.

Dane died with the confession upon his lips.

The Proctors were cleared. Their money was recovered, and, profiting by the lesson, they abandoned their miserly ways and lived for better things.

Hiram Goodhue was disappointed in not finding the buried gold.

Olive Martin came into her fortune, and in due time she and Sam Woods were happily married.

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HARRY E. WOLFF, Publisher

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ITEMS OF INTEREST

WATCHES PET TERRAPIN.

William Stewart, a night watchman at the Capitol, Frankfort, Ky., whiles away the tedium of the long hours before day observing the movements of a pet terrapin which he turns loose to wander at will along the corridors of the building.

CHAINED TO COW.

When Frank Eob of Youngstown, Ohio, remonstrated with Anthony Dunnevitich for pasturing his cow on Bob's land, Dunnevitich knocked Bob down with the cow chain, tied the chain around his neck and chased the cow, according to information lodged with the police recently by Bob, who said he was dragged 200 feet. Dunnevitich was arrested on a charge of assault.

RECORD PRICE OF \$1,000 FOR FARM IN CUTCHOGUE.

Records in the County Clerk's office indicate the recent sale of the twelve-acre farm of Dr. Frank D. Peterson at Cutchogue, L. I., for a price of \$1,000 an acre, said to be the high point in farm values in this section.

The land is on the west side of Depot lane and was purchased by Con Smith, a Polander, whose countrymen have been busy gobbling up farms in Smithtown and Riverhead, paying fancy prices, but none so high as Dr. Peterson received for his land.

THIEVES WERE FOOLED IN ANCIENT ROYAL "GEMS."

French bandits are not always as clever as they seem, as a recent robbery in the National Museum at Saint-Germain-en-Laye proves.

Guards found a ladder against one of the castle windows last week and on making an investigation discovered that a glass case containing jeweled crowns and bracelets of old Kings of Gaul had been broken open and rifled. Great was the hullabaloo until the news reached Solomon Reinach, the director of the museum, who announced with a broad grin that the stolen "jewels" were only paste replicas and that the real jewels were safely reposing in the castle vaults.

BANDITS HAVE POOR LUCK.

Chicago's bandits had poor luck Jan. 15. At almost every turn they were frustrated or captured.

Albert C. Clark, State Senator, nearly lost \$10,000 worth of liquor. Four thieves, one of them disguised as a maid servant, gained entrance to the home and locked the occupants in their rooms. Before the robbers could complete loading their motor truck the imprisoned family's cries had aroused the neighbors. The police arrived and captured the quartet.

A private banker threw up a pistol instead of his hands and routed four bandits who later were arrested when they attempted a payroll robbery.

Two robbers were outwitted by a butcher who was locked in an ice box. Previously he had hidden his money in the ice box and cut a slit in the door by means of which he released himself after the pair had left.

LAUGHS

He—This collection of stuffed birds is said to be worth hundreds of dollars. She—Is it possible? What are they stuffed with?

Castleton—I want to call on Miss Redbud, and I came away and forgot my cards. Tutter—Why not use one of mine? Castleton—No, old man, I want to see her.

Mrs. Passy—Everybody says my daughter got her beauty from me. What do you say to that. Mr. Witts—Well, I think it was very unkind of her to take it from you.

Mr. Bjones—Don't you think Johnnie is getting too big to be a messenger boy? Mrs. Bjones—No; I'd rather keep him there, because there is no danger of his getting into fast company.

Teacher (to new pupil)—Why did Hannibal cross the Alps, my little man? My Little Man—For the same reason as the 'en crossed th' road. Yer don't catch me with no puzzles.

Bill—They tell me that a goat eats twelve times its weight in a year. Jill—Does that represent much food, do you suppose? "Well, it all depends whether what the goat eats happens to be paper-covered novels or lead pipe!"

The Suitor (bitterly)—You reject me? Why, if a fellow has a chance to marry a poor, handsome girl or a rich, plain girl, which do you think he ought to do? "It looks to me as if the proper course is a plain one in that case."

Customer—Will these pants bag at the knees? Dealer—Mein frient, no pants will bag at de knees if you treat dem right. I tell you how before you go. It ees my own invention. Customer (delighted)—Then I'll take them. Here is the money. What is your plan? Dealer—Never sit down.

ITEMS OF GENERAL INTEREST

DIAMOND DIGGERS STARVE IN SOUTH AFRICAN CAMPS.

Unemployment in many parts of the Union of South Africa is causing grave anxiety there, according to a Johannesburg dispatch to the Central News.

The condition of the diggers in the diamond fields at Bloemhof and other places is described as pitiable. Entire families are reported to be in a starving condition. Many of them are living in miserable crowded shanties.

CHICAGO HAS 85,000 CATS.

Chicago's dogs top the 55,000 mark, horses number 30,000, and the feline census equals both, according to the annual report to-day of H. L. Roberts, secretary of the Anti-Cruelty Society. He said:

"We placed more than 600 dogs in homes. We took in 4,249 cats, but a lot of them we 'put to sleep.'"

A coyote, tired and hungry, was rescued on the lake front; an ailing lion cub was nursed back to health, and a carrier pigeon's broken wing was mended and the bird returned to the government.

SIX FOUND STARVING.

A family of six persons near death from starvation was brought to the attention of the Brooklyn police the other day.

The family consists of Peter Aran, his wife, a son, Charles, seven years old, and three daughters, Carmine, Lola and Rosa, twenty, sixteen and eight years old, respectively. They live at No. 788 1-2 Third avenue, Brooklyn, N. Y.

When the police arrived they found all six lying on mattresses on the floor, in much pain. There was no furniture in the room, no fire and no food. A neighbor, Morris Engelhardt, made a fire and brought fruit.

An ambulance surgeon from the Norwegian Hospital pronounced all six suffering from starvation. The family are proud Spaniards and the police say they do not appear to care whether they live or die.

Men of the Fourth avenue police station took up a collection and sent food to the family. Captain James Gilbert will try to find employment for the father and the two elder girls, Carmine and Lola.

The family arrived from Porto Rico about a month ago. The father had heard of prosperity in America and wanted to share in it.

SURPLUS OF WOMEN IN AUSTRIA.

The Austrian census of population taken Jan. 31, 1920, shows that the number of females has markedly increased, both absolutely and relatively, and in all age groups, says the Journal of the A. M. A. There are 1,087 females for every 1,000 males in the whole of Austria, but for

Vienna alone the figures are 1,163 to 1,000, an increase of seventy-seven males as compared to 1910.

But if we take into consideration only those persons classed as of a marriageable age—all unmarried females or males over nineteen years—we get quite a different aspect. In Vienna we find 1,413 females to 1,000 males at present, whereas ten years ago it was 1,227 to 1,000. In the rural districts the picture is not so appalling, but even there the ratio is never under 1,100 to 1,000, meaning that fully one-tenth of the females cannot hope to marry. Very striking is the change in the industrial and mining districts of our country. While in 1910 there was in these places a distinct surplus of males, now the females outnumber their mates by from 42 to 117 per thousand. In the purely agricultural districts the difference is not so pronounced. Even in peace times there was an excess of females, 1,153 to 1,000, which has risen to 1,262 to 1,000.

HAS A KICK BUT NO ALCOHOL

A chance reference by Robert Louis Stevenson to a bowl of kava sent a New York promoter to the South Sea Islands. He returns with a monopoly of the kava market and high hopes of putting something over on Mr. Volstead. For kava is a drink that contains no alcohol—but my, what a kick!

A little shrub, likened to a pepper plant, and variously known for certain medicinal properties as kawa-kawa, kava-kava, kaava, cava and ava, is the basis of the beverage. From the upper part of the root is exuded a resin which is a pure chemical compound called kawine. When this is dissolved from the crushed roots and subjected to certain chemical action it becomes kava.

When Stevenson cruised the Pacific he found that young boys and girls, selected for perfect teeth, were employed to chew the roots to a pulp. This was allowed to stand several days in deep jars of water. The resulting liquid was a brownish green, sweet at first taste, but quickly turning acrid.

The effect, while intoxicating, was more like that of a narcotic than of alcohol. Although some good effects are ascribed to the drink, excessive consumption is said to cause eruptions of the skin. In fact, the natives who overindulge in kava acquire a whitish slough over the skin, which has become a mark of distinction, as only the wealthy or otherwise influential can afford to get drunk frequently. All the natives, however, drink some kava, especially during ceremonies for the removal of a taboo.

Recently an English resident of Polynesia has found a great source of profit in growing kava on a commercial scale.

The substitution of chemicals for saliva and of machinery for teeth makes the beverage exceedingly cheap. In just what form the intoxicant will be introduced into the United States it has not been decided. But it is here and will be heard from.

INTERESTING NEWS ARTICLES

MIGHTIER THAN HIMALAYAS.

Among the greatest results achieved by the Hedin explorations in Tibet was the discovery of a continuous mountain chain, 2,000 miles long, stretching east and west, and which, taken as a whole, is the most massive range on the crust of the earth. Its average height above sea level is greater than that of the Himalayas, and although its peaks are from 4,000 to 5,000 feet lower than Mount Everest, its passes average 3,000 feet higher than those of the Himalayas.

The eastern and western parts of this range were known before, but the central and highest part, in Bongba, was unexplored previous to Dr. Hedin's visit. He crossed ten passes in the range.

OLD WOMAN SWIMS.

Mrs. Eliza Steiner Eisenbels of Marshall avenue, North Side, Pittsburgh, Pa., is probably the oldest woman swimmer in the country. She is more than eighty years old.

Four years ago marked her entrance into the swimming world. She could just paddle around a little at that time, but swimming fascinated her and she soon became an expert.

Last winter she walked a mile to a swimming pool and missed but one night during the whole winter. One evening the class lacked its usual enthusiasm and spirit. The deficiency was traced to the absence of the spry, old lady. Inquiry at her home brought the answer that there was a dinner and euchre party at a friend's house which she did not care to miss.

Until last year she was president of the athletic club at the McNaughten School. She declares she will continue her swimming this winter.

A LONG TELEPHONE LINE.

The longest land line in the United States was recently opened to the public by the Western Union Telegraph Company, giving direct communication between New York and Seattle. The circuit is of the "printer" type, the operator at each end punching a tape by means of a keyboard for transmitting purposes, while an automatic typewriter receiver takes down the incoming messages in finished form. Throughout the 2,381 miles of the New York-Seattle circuit there are no manual relays, mechanical repeaters being used to handle the messages through the various circuits comprising the line. Four messages simultaneously each way can be sent over the single copper strand, which is grounded at each end, or something like 225 messages each way per hour. The cost of the copper for the wire is estimated at a little more than \$125,000. The cost of construction, including labor and material, runs approximately \$70 per mile.

TALE OF HIDDEN GOLD.

Mystery surrounds the detention at Greenwich, Conn., of an Austrian who has just ended a term in Sing Sing and who came to Greenwich recently and asked for a permit to dig a hole in

Bruce Park. He was arrested while digging. Rumor has it that another Sing Sing prisoner, sentenced for life in 1916 and who later died, told the Austrian that he had stolen and buried \$150,000 south of the upper bridge near a rock in Bruce Park. He had a chart, the story goes, showing the exact location, and this map is now said to be in possession of the authorities.

Another version is that the convict who is supposed to have buried the money received it for committing a murder in New York City. Children, as well as grown-ups, have been detected digging in search of the mythical treasure, but have been stopped by the authorities. It is alleged that \$50,000 of the amount was in gold and the balance in bonds. Many persons visited the spot the other day, and it is being carefully guarded. It is on town property, Bruce Park and the Bruce homestead having been given to the town under the will of the late Robert M. Bruce, the well-known philanthropist.

Carved in the bark of a tree some little distance away from the place where the money is said to be buried are the words, "150,000 Buried Beneath this Tree." According to a "prominent citizen" the dead convict was well known, as is the Austrian.

A HUNDRED DOLLAR BLOW.

How would you like to massage your nose with a handkerchief costing \$100?

Doesn't seem as if there could be such a thing as a \$100 handkerchief, but anything is possible in these days of dollars without sense, and so the report comes that a dealer in an eastern city bought four handkerchiefs with the idea of selling them at \$50 each. A careless citizen with more cash than conscience came along and was so frankly intent upon blowing himself that the haberdasher doubled the price and sold one of the handkerchiefs for an even \$100.

Here is a sign of the times not to be sneezed at.

When any one will pay that amount for a handkerchief and so many other people will pay other amounts for other things quite as extravagant it would seem time to slow down the merry-go-round.

That is where our long-whiskered and good friend, Uncle Sam, comes in.

The old gentleman says to his nephews and nieces that the most joyous joy-ride must some day come to an end.

So he has provided an easy method by which all his relatives can systematically invest their savings in securities that are issued by the best firm in the world, popularly known as the United States of America.

Thrift Stamps, Government Savings Stamps and Treasury Savings Certificates which may be bought at all banks and post offices are securities people should be proud to own, for they are thrice blessed; the money is safe; the investment pays a good rate of interest; they are loyal to the Government which guarantees a land of everlasting liberty.

ODD CLOVER

Even in Druidic worship, in pre-Christian times, the trefoil leaves of the clover plant were symbols of religion, setting forth the three grades of Druids, Bards and Neophytes. In Christian mythology its leaf is frequently held to symbolize the Trinity, and some Irish authorities insist that it is the true original shamrock which St. Patrick used to illustrate how three separate objects, such as leaves, could be one.

The four-leaf clover is a freak growth, and the causes that produce it are heredity and nutrition. After a moist season clover plants with from four to seven leaves, and some having only two leaves, are found. Some plants are abnormal by heredity, and reproduce themselves with the same characteristics in successive years when their environment remains the same, external influences merely modifying the size of the leaves.

In Germany it is believed a four-leaf clover will overcome witchery, win love, guard one from danger when traveling and secure a safe return, and if plucked on St. John's Eve will enable the finder to work wonders in magic.

New Hair Growth After BALDNESS

On legal affidavit, John Hart Brittain, Business man, certified to this: "My head at the top and back was absolutely bald. The scalp was shiny. An expert said that he thought the hair roots were extinct, and there was no hope of my ever having a new hair growth. "Yet now, at an age over 66, I have a luxuriant growth of soft, strong, lustrous hair! No trace of baldness. The pictures shown here are from my photographs." Mr. Brittain certified further:

INDIAN'S SECRET OF HAIR GROWTH

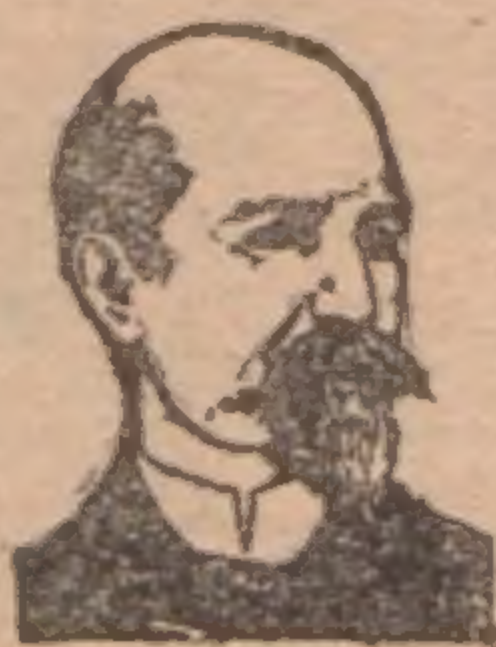


Photo when bald.

"At a time when I had become discouraged at trying various hair lotions, tonics, specialists' treatments, etc., I came across, in my travels, a Cherokee Indian 'medicine man' who had an elixir that he asseverated would grow my hair. Although I had but little faith, I gave it a trial. To my amazement a light fuzz soon appeared. It developed, day by day, into a healthy growth, and ere long my hair was as prolific as in my youthful days.

That I was astonished and happy is expressing my state of mind mildly. Obviously, the hair roots had not been dead, but were dormant in the scalp, awaiting the fertilizing potency of the mysterious pomade. I negotiated for and came into possession of the principle for preparing this mysterious elixir, now called Kotalko, and later had the recipe put into practical form by a chemist.

That my own hair growth was permanent has been amply proved."



After hair growth

How YOU May Grow YOUR Hair

It has been proved in very many cases that hair roots did not die even when the hair fell out through dandruff, fever, alopecia areata or certain other hair or scalp disorders. Miss A. D. Otto reports: "About 8 years ago my hair began to fall out until my scalp in spots was almost entirely bald. I used everything that was recommended but was always disappointed until at last I came across Kotalko. My bald spots are being covered now; the growth is already about three inches." G. W. Mitchell reports: "I had spots completely bald, over which hair is now growing since I used Kotalko." Mrs. Matilda Maxwell reports: "The whole front of my head was as bald as the palm of my hand for about 15 years. Since using Kotalko, hair is growing all over the place that was bald." Many more splendid, convincing reports from satisfied users.

KOTALKO

FOR FALLING HAIR
BALDNESS, DANDRUFF

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Busy Drug Stores

KOTALKO

contains GENUINE BEAR OIL and other potent ingredients. No alcohol, no shampoo; but a hair elixir of wonderful efficacy. All ingredients are safe and harmless, even for a child's scalp and hair. Positively KOTALKO is one delightfully reliable hair preparation that succeeds upon genuine merit. Buy a box of KOTALKO at the drug store. Or ask for Kotalko at the toilet goods or drug counter of any large department store. Remember the name. Accept nothing else as "just as good." \$3.00.00 GUARANTEE. Or if you send 10 cents (silver or stamps), you will receive a PROOF BOX of Kotalko with BROCHURE, postpaid. Determine NOW to eliminate DANDRUFF, to treat BALDNESS, to STOP HAIR FROM FALLING. Get a box of guaranteed KOTALKO, apply once or twice daily; watch in your mirror. For PROOF BOX (10 cents, none otherwise) write to

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Kotalko is wonderful for women's hair.

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ROYAL SALES CO., Box 20, South Norwalk, Conn. A. C. Liepe, 1457 Green Bay Av., Milwaukee, Wis.

WARNING

In keeping your bowels regular do not become addicted to weakening purgatives or mineral laxatives; just try KERO-LAX; safe, gentle, wholesome. Best and goes farthest. Obtainable at busy druggists, everywhere. Kero-lax is superior for overcoming cause of many ailments, including headaches, dizziness, spells, belching, gas, heartburn, torpid liver, nervousness, indigestion, mental and physical dullness.

SORENESS HEALED

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SEA MUSSELS ARE GOOD

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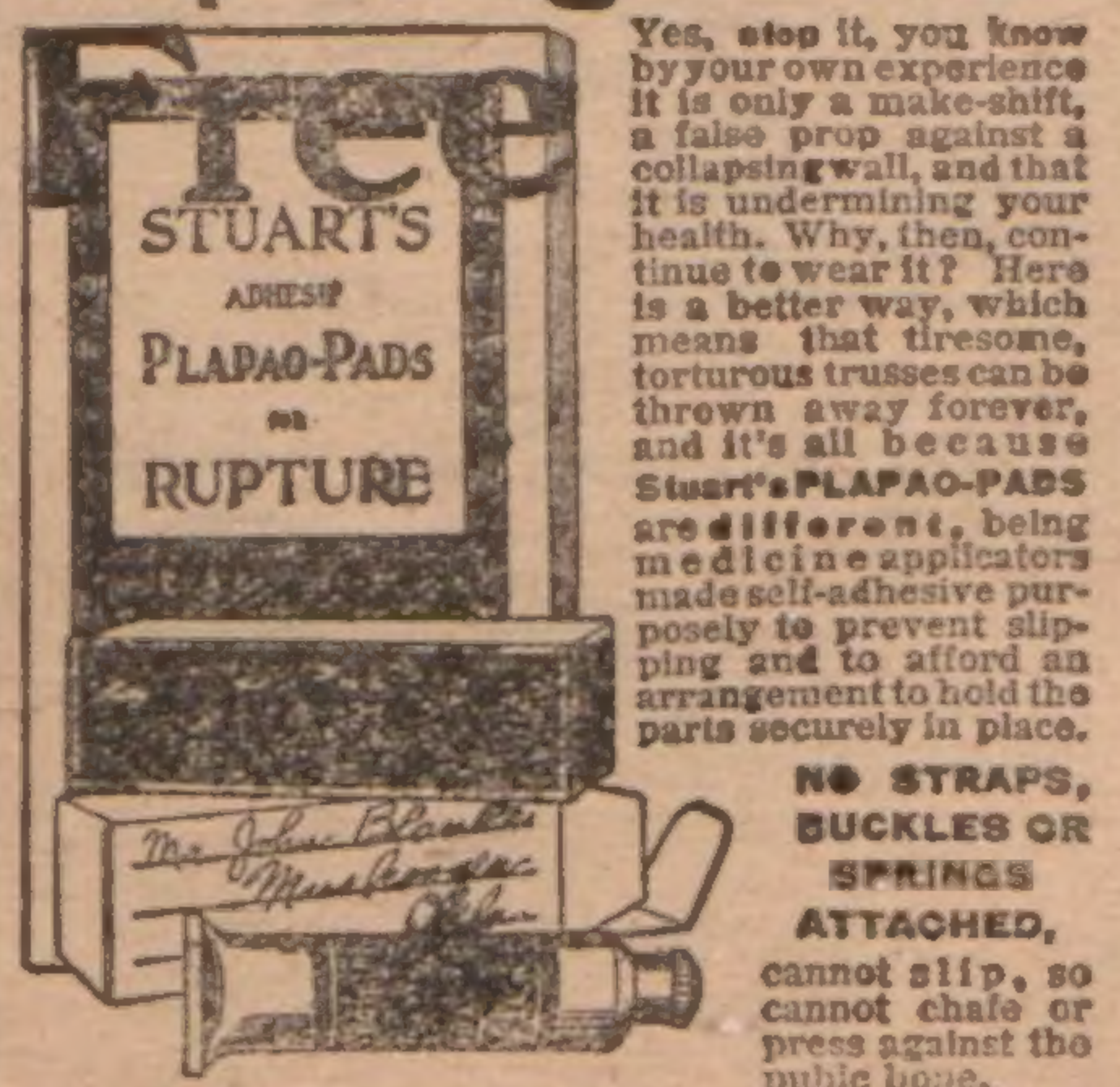
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